DOCUMENT RESUME

ED 368 902 CE 066 105

AUTHOR	Nickles, Ann; And Others
TITLE	Core Curriculum. A Workplace Specific Curriculum.
INSTITUTION	Greenville County School District, Greenville, S.C.
SPONS AGENCY	South Carolina State Dept. of Education, Columbia. Office of Community Education.
PUB DATE	[90]
NOTE	183p.
PUB TYPE	Guides - Classroom Use - Teaching Guides (For Teacher) (052)
EDRS PRICE	MF01/PC08 Plus Postage.
DESCRIPTORS	Accountability; Adult Basic Education; *Basic Skills; Behavioral Objectives; Calculators; *Competency Based Education; Computer Literacy; *Core Curriculum; Fringe Benefits; Handwriting; Industry; Interpersonal Relationship; *Job Skills; Learning Activities; *Literacy Education; Problem Solving; Records (Forms); Taxes; *Teamwork; Wages; Writing Skills
IDENTIFIERS	353 Project; *Workplace Literacy

ABSTRACT

This core curriculum is designed for use in helping employees participating in a workplace-specific basic skills program develop basic team-building skills while simultaneously developing basic reading, writing, and mathematics skills. Although many of the instructional materials and sample forms included are applicable to employees in most industries and therefore suitable for use directly as provided, other materials are general "shells" that list topics to be covered and must be supplemented with information/materials specific to given companies/industries. The following topics are covered in the instructional units included: your company and industry, accountability, your pay and benefits, taxes, on the job, calculator operations, company forms, computer basics, problem solving, interpersonal relationships, handwriting, and writing skills. Each unit contains some or all of the following: objectives; curriculum outline; lesson plan detailing the activities to be completed in each lesson; teacher information on topics such as sources of instructional and resource materials, materials/supplies needed, and recommended background materials; and sample forms, student handouts, learning activities and exercises, vocabulary lists, and answer keys. (MN)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED 368 902

CORE CURRICULUM

A Workplace Specific Curriculum

Produced Cooperatively by

Office of Adult Education
Workplace Resource Center
School District of Greenville County

Fluor Daniel, Inc.
Workforce 2000 Group

Authors: Ann Nickles, Workplace Resource Center
Carol Petty, Workplace Resource Center
Libby Smith, Workplace Resource Center
Melinda Sullivan, Fluor Daniel

Layout: Connie Cox

Disseminated by the WORKPLACE RESOURCE CENTER
Funded under a Federal 353 Grant
Office of Community Education, Dr. Sam Drew, Director
S.C. Dept. of Education, Dr. Barbara Nielsen, Superintendent

CE 066 105

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☑ This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

H Cole

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

BEST COPY AVAILABLE

CORE CURRICULUM

1. Introduction
2. Your Company and the Industry
3. Accountability
4. Your Pay and Benefits
5. Taxes
6. On the Job
7. Calculator Operations
8. Company Forms
9. Computer Basics
10. Problem Solving
11. Interpersonal Relationships
12. Handwriting
13. Writing Skills

COMPETENCIES

1. To recognize industry related words with technical meanings, common abbreviations and their meanings, and acronyms.
2. To locate and explain information on charts and diagrams.
3. To spell technical terms and abbreviations accurately.
4. To locate information within a text, using the Table of Contents and the Index.
5. To state specifically cause and effect.
6. To predict outcomes.
7. To locate pages, titles, paragraphs, or charts needed to answer questions or solve problems.
8. To generate written communication to report information.
9. To apply problem-solving skills to obtain information.
10. To apply problem-solving skills to mathematical computations.
11. To improve the interpersonal skills of the employee thus making him/her more effective in dealing with peers and supervisors.

UNIT 1 - INTRODUCTION

UNIT 1 - INTRODUCTION

Since this program is designed to develop teambuilding skills in addition to reading, writing, and mathematics, the participants will be given an opportunity in the first lesson(s) to begin to get to know one another and learn basic teambuilding skills.

I. Introduction of instructor and participants.

II. Orientation to the training program

Objectives

A. Participants will explore the topics to be covered in the program.

B. Participants will be able to discuss the various roles of group members when working on teams.

C. Participants will be able to form work groups and participate as a member in various roles.

D. Participants will be able to keep a log of new terminology and vocabulary as they go through the program.

E. Participants will explore and discuss their attitudes about training.

UNIT 1 - INTRODUCTION

LESSON PLANS

Lesson 1

1. Introduction Interviews

   a) Divide participants into pairs. Tell them to interview one another using the Interview Form (see below).

   b) Interviewers must record the information about the interviewee on the form.

   c) Ask each pair to introduce each other to the rest of the class by telling them the information on the Interview Form.

****

Interview Form

Name _____

Job _____

Something unusual about interviewee that not many people know that the interviewee is willing to share with the group.

_____

****

2. Orientation

   A. Vocabulary Log Keeping

      1. Discuss with the class the reason and method for keeping a vocabulary log.
      2. Participants will keep a log of all the new reading vocabulary words they learn (through oral use, reading and/or writing) as they go through the program.
      3. The log should have the following information.
         a. The new word.
         b. Definition of the word.
         c. A created sentence using the word appropriately.
      4. The instructor will check log books as often as possible to insure new reading vocabulary is developed and the words are used appropriately.
      5. The instructor must remind participants at each session to record new words. If the session has introduced many new words, a participant may limit the number of words entered into the log. The purpose of the log is to encourage reading vocabulary, not cause burnout.
      6. To insure participant's practice using their new words, the instructor should conduct activities such as the ones listed below:

a. Using the words from their vocabulary logs create a work order to include instructions, record of work, and observations.
b. Using the words from your vocabulary logs create a memo to your supervisor.

B. Small Group Brainstorming Session

1. Define brainstorming and discuss the process. Brainstorming - A technique to encourage creative thinking. Purpose - to generate a list of ideas, alternatives, etc.
2. Discuss rules for brainstorming.
   RULES: (Post on Chart)
   Quantity not quality is the byword.
   Evaluation of ideas not allowed.
   One thought at a time.
   Take turns in sequence. (Optional - good for large groups)
   Do not criticize - criticism shuts down creative thinking.
   Do not discuss anyone's ideas.
   Build on the ideas of others (Piggy-back ideas)
   Passing is acceptable.
   Record ideas for later processing.
   Set time limit.
3. Exercise:
   a. Break out into groups of 3-5.
   b. Each group identify a facilitator.
   c. Each group identify a recorder.
   d. Ask the groups to brainstorm the use of a brick.
   e. Following the brainstorming rules, the group develops a list of their ideas.
   f. Facilitate a session for each group to report their ideas to the class.

Lesson 2

1. Roles performed by members of a group.

   A. Discuss the various roles group members play in producing a product. (Roles are self-explanatory).

   Group Task Roles:

   1. Starter-contributor
   2. Seeker - information, opinions
   3. Giver - information, opinions
   4. Elaborator
   5. Coordinator
   6. Evaluator
   7. Assistant

Group Building and Maintenance Roles:

1. Encourager
2. Harmonizer
3. Compromiser
4. Setter of standards or ideals
5. Follower

Individual Roles

1. Aggressor
2. Blocker
3. Recognition seeker
4. Self-purpose seeker
5. Dominator
6. Help seeker
7. Special-interest pleading

2. Topics to be Covered by Program

A. Ask participants to form the same groups as they did for the brick exercise.

B. Tell participants that they will be brainstorming again. This time they will be brainstorming for the topics they would like the program to cover.
Q: The purpose of this course is to teach reading, writing, and math skills as they relate to this industry. What topics would you like to cover concerning your work life with this industry?

C. Remind groups of the rules and give a time limit.

D. Following the brainstorming, tell each group to discuss their lists and come up with five of their favorite topics to share with the class.

E. Tell the groups that before you review their topics with the class and discuss the topics of the program, they need to discuss in their groups the roles their members played during the activity. Briefly go over the list of roles discussed previously. Set a time limit. Ask each group the following questions:
How many roles were you able to identify that members of your group performed?
What were some of those roles?
Pick three of those roles and explain what behaviors were demonstrated to indicate those roles.

F. Then ask each group to tell the class the five topics their group chose. List each group's topics on chart paper. Discuss the topics of the program and explain where their topics can fit in. Reassure them that you will try to fit in as many of their topics as time permits. (The instructor will be responsible for developing the lessons for the topics not covered in this program. You should have a resource person to help you if needed).

3. Participant Attitude Assessment
   A. Have participants complete the Attitude Survey shown below.
   B. Ask participants not to put their names on the survey.
   C. Collect the surveys.
   D. Analyze survey results by averaging the class' responses to each item. Determine the areas that the attitude is especially poor and good. (May need to be done between two sessions).
   E. Discuss the results of the attitude survey with the class. Ask questions to explore why the negative attitudes exist and what caused the positive attitudes. Make sure your questions and comments are fact finding in nature and not judgmental. The exercise is designed to bring about awareness only.

****

HOW DO YOU FEEL?

Rate the way you feel about each of these things.

My reading skills: Good 5------4------3------2------1 Poor

My math skills: Good 5------4------3------2------1 Poor

Getting help with reading and math at work:

Good 5------4------3------2------1 Poor

Being able to read and do math without help:

Good 5------4------3------2------1 Poor

Taking this class: Good 5------4------3------2------1 Poor

How much time do you spend getting help with reading and math?

A lot 5------4------3------2------1 None

****

UNIT 1 - INTRODUCTION

TEACHER INFORMATION

1. Make a chart listing the rules of brainstorming.

UNIT 2 - YOUR COMPANY AND THE INDUSTRY

UNIT 2 - YOUR COMPANY AND THE INDUSTRY

OBJECTIVES

I. To gain general knowledge about the industry.

   A. To compare the history of the industry to current issues in the industry today.

   B. To compare companies and products within the industry.

II. To gain general knowledge about the company.

   A. To review the history of the company.

   B. To evaluate facts and figures about the company.

   C. To relate individual jobs to the assembly process.

   D. To understand the organizational plan of the company.

   E. To explain the purpose of company produced products.

   F. To explain the meanings of job-related words, abbreviations, and acronyms.

UNIT 2 - YOUR COMPANY AND THE INDUSTRY

CURRICULUM OUTLINE

I. Industry

A. Students will list facts that they know abut the history of the industry.

B. Students will list questions about the history of the industry.

1. Students will find the answers to these questions and report the source.

2. Students will explain the answers to these questions.

C. Students will compile a list of companies within the industry and list the main products of each.

1. Students will report their sources for this information.

2. Students will present the information to the class.

II. Company

A. Students will list facts they know about the history of the company.

B. Students will list questions about the history of the company.

1. Students will report their sources of information.

2. Students will present the information in class.

C. Students will share facts and figures about the company which they already know.

D. Students will list questions about the company.

1. Students will report their sources of information.

2. Students will present the information in class.

E. Students will work together in small groups to devise a chart or list that will explain the assembly process.

   1. Students will report their sources of information.

   2. Students will present their information to the class.

F. Students will work together in small groups to devise a chart that will explain the organizational plan of the company.

   1. Students will report their sources of information.

   2. Students will present their information to the class.

G. Students will make a list of company produced products and their uses.

   1. Students will report their sources of information.

   2. Students will present their information to the class.

H. Students will choose three company products and compare these with similar products from a competing company.

   1. Students will report their sources of information.

   2. Students will present their information to the class.

I. Students will compile a list of vocabulary words and abbreviations used on the job.

   1. Students will give the definition of each word.

   2. Students will give the words used in an abbreviation or acronym.

UNIT 2 - YOUR COMPANY AND THE INDUSTRY

LESSON PLANS

Lesson 1

1. Work with entire class to make a list of facts about the industry. (Use overhead or blackboard) If the students do not contribute, use examples to get them started.

2. Now make a list of questions about the industry. These should come from students. If they do not contribute, offer examples.

3. After the students make the list, divide them into teams of two, three, or four people. Have the students find the answers to their questions. They must be able to tell their source and exactly how they found each answer. It may be any resource available: books, pamphlets, people, etc.

Lesson 2

1. Students will report the findings from the questions they worked on in the last class. Emphasis should be placed on the source of information and exactly what they did to find the answer, rather than whether the answer is correct or incorrect. If a group did not get an answer, they should tell where they looked unsuccessfully.

2. Working with the entire group, have the students compile a list of companies within the industry and list the main products of each.

3. Have each team work on this assignment with the resources available in the class.

Lesson 3

1. Compile the information which the students found about other companies and their products. (Use the overhead or blackboard) Be certain to ask all groups to report their sources.

2. Ask the students to list facts which they know about the history of the company. Compile these facts on the blackboard or overhead.

3. Ask students to make a list of questions about the history of the company. They may work in teams to do this. The teams must report back to the group.

4. Have each team work on answering these questions for the next class. They may use the resources available in the classroom or resources that they may be aware of outside of the classroom.

Lesson 4

1. The students will report on the answers to their questions from yesterday. Each student will be responsible for reporting his sources.

2. Compile a list of facts and figures about the company from student contributions. If the students do not contribute, use the following questions to begin a facts and figures list:

   a. How many employees does this company have?

   b. How much product does this company produce per month?

   c. How much is lost in scrap product each month?

3. Ask the students to collect information on facts and figures about the company. They should plan to provide answers and give sources tomorrow. Resources should be made available within the classroom.

Lesson 5

1. Have the students divide into teams of two, three, or four people. Ask them to make a diagram or list that will adequately explain the assembly process. This should be done in class.

2. The diagram or list will be presented at the next class meeting along with sources of information.

Lesson 6

1. Students will present their diagrams of the assembly process and give their sources. Group discussion may occur over differences in the charts. A group consensus should be reached on each point of discussion. If a consensus cannot be reached, the teacher should check with the contact person for this unit.

2. Students will work in teams to devise a chart that will explain the organizational plan of the company.

Lesson 7

1. Each team will present their organizational chart of the company. Group discussion may occur over differences in the charts. If a consensus cannot be reached, the teacher should check with the contact person for this unit.

2. Students will make a list of company produced products and their uses. Students may work in teams or individually on this project. This work should begin in class and be completed by the next class.

Lesson 8

1. Each student or group of students will report back to the group, giving their list of products and the uses of each product.

2. Students will choose three products made by the company and compare these with three products from a competing company. This project may be done in teams.

Lesson 9

1. Each team will present information to the group about the three products which they researched and give their sources.

2. Students will compile a list of vocabulary words, abbreviations, and acronyms used on the job. They will give the definition of each word. If the definitions vary, more than one definition may be acceptable. The teacher should check with the contact person from the company to determine an accurate definition.

UNIT 2 - YOUR COMPANY AND THE INDUSTRY

TEACHER INFORMATION

Lesson 1

1. Gather materials about the industry. This is not specific information about the company you are working with, but general information about the industry.
   Examples: Textile industry
   Automotive Industry
   Tire Industry
   One source would be up-to-date encyclopedias. Ask the company if they have some general materials about the industry. You may need to use books and pamphlets from the public library. Also, consider having a resource person in the room on the day that the research is being done. It will be helpful to have multiple copies of pamphlets, etc. whenever possible.

Lesson 2

1. Ask the contact person for information about other companies in the industry and the main products of each. All the resources should be in the room and available for students to use.

Lesson 3

1. Ask the contact person for pamphlets or any other information available about the history of the company. All the resources should be in the room and available for students to use.

Lesson 4

1. As the contact person for several copies of the annual report and any other information he can give you that will give facts and figures about the company.

Lesson 5

1. Provide poster paper or chart paper for these diagrams.

2. Ask the contact person for information about the assembly process.

Lesson 6

1. Provide poster paper or chart paper for these charts.

2. Information abut the organization plan of the company should be in the annual report. If you cannot locate this information, ask your contact person.

Lesson 7

1. Ask the contact person for information about company-produced products.

Lesson 8

1. Ask the contact person for information about similar products produced by competing companies. Specific information must be available so that the students can do comparisons. If this information is not available, do not do this activity.

Lesson 9

1. Check with the contact person to verify the definition of each word.

UNIT 3 - ACCOUNTABILITY

UNIT 3 - ACCOUNTABILITY

OBJECTIVES

1. To be aware of the function of each department in the company.
2. To trace the route of a product from the order to the final product.
3. To demonstrate how one department affects the work done by another.
4. To understand different types of mistakes.
5. To understand the procedures for dealing with mistakes.
6. To demonstrate the cost of mistakes.
7. To demonstrate the cost of lost production time.
8. To demonstrate how lost time and production mistakes affect the company and the employees.
9. To give employees the opportunity to offer suggestions.

UNIT 3 - ACCOUNTABILITY

CURRICULUM OUTLINE

1. Students will make a list of all departments in the company.

2. Students will give the function of each department.

3. Students will make a chart that will demonstrate the route of a product from initial order to shipping.

4. Students will be asked to give examples of how one department affects another.

5. Students will be asked to list different types of mistakes which they have seen on the job.

   A. Students will be asked to distinguish which of these mistakes were "honest mistakes" and which were caused by negligence.

   B. Using this same list, students will be asked to give the procedure for dealing with mistakes.

   C. Students will be asked to determine how each mistake could have been prevented.

6. Students will be asked to do research to find the cost of mistakes to the company.

7. Students will be asked to do research to find the cost of loss production time to the company. This should be categorized by the following: machinery out of order, lack of product, lack of power, employee sick days, employee leaves.

8. Students will be asked to do research to determine the effects of lost time and production mistakes on the company and the employees.

9. Students will offer suggestions to reduce lost production time and mistakes.

UNIT 3 - ACCOUNTABILITY

LESSON PLANS

Lesson 1

1. Students may work in groups to make a list of all departments in the company. They may use the charts developed in the previous unit. If there is any question about departments, check with the contact person.

2. After making an accurate list, the students may work in groups to determine the function of each department. After completing research on this, the information should be shared with the entire group. If there is disagreement about the function of any department, the contact person should be able to help.

Lesson 2

1. Students may work in groups in do research to make a chart that will demonstrate the route of a product from initial order to shipping. Each group will report on their chart and explain where and how they got their information.

2. Students may work in groups to provide examples from personal experience demonstrating how one department affects another.

Lesson 3

1. Work with the entire group or allow the students to work in small groups to make a list of different types of mistakes which they have seen on the job. If students work in small groups, compile the lists on the board or overhead.

2. Work with the entire group or allow the students to work in small groups. Have the students look at each mistake and determine if it was an "honest mistake" or if it was caused by negligence.

3. Work with the same grouping as used in #2. Use the same list of mistakes and ask the students to give the correct procedure for dealing with each mistake.

4. Ask the students to work individually and later in groups to determine how each mistake could have been prevented. The entire group should discuss this.

Lesson 4

1. Have the students work individually or in small groups to research the cost of mistakes to the company. This information should be shared with the group with detailed information about how the student got his facts. Where did he look unsuccessfully?

2. Have the students work in small groups or individually. Ask the students to do research to find the cost to the company of lost production time. This should be categorized by the following: machinery out of order, lack of product, lack of power, employee sick days, employee leaves. The students may want to list this information on a chart. They should be prepared to given their sources and tell exactly how they found their information.

Lesson 5

1. Have the students work in small groups or individually to determine the effects of lost time and production mistakes on the company and the employee.

2. Work with the entire group or allow the students to work in small groups. Have the students make a list of suggestions to give to management that will reduce lost production time and mistakes.

UNIT 3 - ACCOUNTABILITY

TEACHER INFORMATION

Lesson 1

1. Students can use the charts and research sources from the last unit to list the different departments in the company. If you did not do Unit 2, you will need to get information about the company structure from the contact person. In this lesson, the students will also need information about the function of each department.

Lesson 2

1. Students will need chart paper or poster paper to make this chart. Students may be able to make these charts from their own knowledge. If not, ask the contact person for resource materials and diagrams.

Lesson 3

1. Get a list of different kinds of mistakes, the type of mistake ("honest mistake" or negligence), the correct procedure for dealing with the mistake, and ways the mistake could have been prevented. This list will not be identical to the students' list, but will probably have many of the same items. This will make you more knowledgeable in the discussion. You may want to show the completed students' list to the contact person for his evaluation.

Lesson 4

1. Ask the contact person to provide information about the cost of mistakes to the company. Also, you need information about the cost of lost production time for the reasons listed in the lesson plan. Some of this information will be in the annual report. You may want to invite the contact person to class as a resource person.

Lesson 5

1. Ask the contact person for resources that demonstrate the effects of lost time and production mistakes on employees and the company. The contact person may be the resource for this information. If any written information is available, it should be utilized. Make sure you discuss with the contact person the fact that you will be asking for these suggestions. Get his permission to do this. What areas may be addressed and what areas are "off limits"? What should you do with complaints that might become part of the suggestion process?

UNIT 4 - YOUR PAY AND BENEFITS

UNIT 4 - YOUR PAY AND BENEFITS

OBJECTIVES

1. To understand payroll deductions and how they are calculated.
2. To calculate the percentage of each deduction.
3. To understand different types of insurance and the plans offered by the company.
4. To complete an insurance claim from accurately.
5. To research financial plans offered by the company.
   A. Pension and retirement.
   B. Profit-sharing.
   C. Other.
6. To compile a vocabulary list from the words used in this unit.

UNIT 4 - YOUR PAY AND BENEFITS

CURRICULUM OUTLINE

I. Your paycheck

A. Students will list all deductions from a sample pay stub.

B. Students will use payroll deduction charts to determine the percent of each deduction.

C. Students will total deductions on a sample paycheck and subtract deductions from a "gross earnings" to find "net earnings".

D. Students will determine the purpose of the Social Security System.

E. Students will figure "year to date" earnings and deductions.

II. Insurance

A. Students will determine the purpose of insurance.

B. Students will research types of insurance offered by the company.

C. Students will calculate the percent of their check which goes toward insurance and the amount contributed by the company.

D. Students will study company insurance policies to determine the advantages and disadvantages of each.

E. Students will complete an individual assessment to determine insurance needs.

F. Students will practice filing claim forms.

1. Death claim.

2. Medical claim.

UNIT 4 - YOUR PAY AND BENEFITS

LESSON PLANS

Lesson 1

1. Using the overhead projector, display a sample pay stub.

   A. Discuss the meaning of the word "deductions".

   B. Each student will list all deductions on the sample pay stub.

   C. Each student will add to find the total amount deducted. (After computing the total, each student will use a calculator to check his addition.)

2. Ask the following questions. Each student will compute the figures.

   A. What percentage of the gross earnings goes to the Federal Government? (Compute by dividing the federal deduction by the gross earnings. Each student will check his computation by using the calculator.)

   B. What percentage of the gross earnings goes to the state government? (Compute by dividing the state deduction by the gross earnings. Each student will check his computation by using the calculator.)

   C. What percentage of the gross earnings goes to the local government? (Compute by dividing the local deduction by the gross earnings. Each student will check his computation by using the calculator.)

3. Discuss the meaning of the words "gross earnings" and "net earnings". (Point this out on the check stub.)

   A. Each student will subtract the total deductions from the "gross earnings" to obtain the "net earnings". (After computing, each student will use a calculator to check his subtraction.)

4. What percentage of the gross earnings goes toward retirement? (Compute by dividing the retirement deduction by the gross earnings. Each student will check his computation by using the calculator.)

5. Acquire the company's payroll deduction charts. Students will determine from the charts how the company arrived at each deduction.

   Resource: Attitudes on the Job, pp. 109-110, Educational Design, Inc.

Lesson 2

1. Divide the class into teams. Ask each team to do research on the Social Security System and find answers to the following questions. Report findings in class. Compile a list of facts abut the Social Security System as findings are shared.

   A. What is the purpose of the Social Security System?

   B. When did the Social Security System begin?

   C. What is happening to the Social Security System today?

   D. What circumstances led to the development of the Social Security System?

   E. Using the sample pay stub, what percentage of gross earnings goes to Social Security (F.I.C.A)? (Compute by dividing the Social Security deduction by the gross earnings. Each student will check his computation by using the calculator.)

   Resources: Any up-to-date encyclopedia.
   Blackline Masters, p. 23, enclosed.
   Insurance and Taxes, pp. 5-18, Cambridge Book Company.

2. Using the sample pay stub, discuss "year to date" earnings and deductions.

3. Evaluation

   A. List the following words. Each student will write his own definition for each word or groups of words.

      1. deductions
      2. gross earnings
      3. net earnings
      4. year to date earnings
      5. year to date deductions

Lesson 3

1. Students will compile of list of any insurance questions they may have. Some leading questions are:

   A. What is insurance?
   B. Why do you need insurance?
   C. How does insurance work?
   D. How do you pay for insurance?

   Class discussion will follow.

2. Students will find definitions for the following words:

   A. beneficiary
   B. insurance
   C. insurance policy
   D. premium
   E. settlement

   Resources: Blackline Masters, pp. 15, 16, 18, 21, 23, packet enclosed.

3. Using company handbooks, pamphlets, resource people, etc., students will determine the types of insurance offered by the company. This should be done in small groups in class. Share findings at the next class meeting.

   A. Students will find definitions for the following:

      1. whole-life insurance
      2. term insurance

   B. Each student will study his own individual insurance plan offered through the company. Each student will:

      1. Read his policy thoroughly
      2. Contact any resource person who can clarify anything he does not understand.

Lesson 4

1. Each student will determine through research (resource people, company handbook, etc.) the amount of money contributed by the company toward the individual's plan.

   A. Each student will calculate the percentage of his check which goes toward insurance by using the following procedure:

      1. Using a pay stub, write the gross earnings.
      2. Write the amount deducted for insurance.
      3. Divide the amount deducted by the gross earnings to determine the percentage of salary that goes toward insurance. Use the calculator to check computation.

2. The class will divide into small groups to research the advantages and disadvantages of each insurance plan offered by the company. Share findings with the entire class.

   A. Using a chalkboard or overhead projector, the teacher will make two lists under the headings:

      ADVANTAGES DISADVANTAGES

B. According to information brought out in large group discussion, the teacher will record under the appropriate headings.

3. Each student will assess his own insurance needs. The following are factors to consider.

A. Individual's age.
B. Spouse's age.
C. Children's ages.
D. General health of the individual, his spouse, and children.
E. Is it better to have term or whole-life insurance, or both?
F. Number of years left on a mortgage loan.
G. How much money do you owe? (Car payment, mortgage, etc.)
H. Buy only what you can afford to meet the needs of your family.

Resource: Determining Your Insurance Needs (Last page of handouts in the packet).

Lesson 5

1. The class will divide into several small groups:

A. Some groups will determine procedures to follow when a death occurs in the family.

B. Other groups will determine procedures to follow when filing a medical claim.

C. All groups will report findings at next class meeting.

2. After discussion, each student will be given a death claim form to fill out. (A sample death certificate will be attached to each form.)

3. After discussion, each student will be given a medical claim form to fill out.

4. The teacher will check each claim form.

5. Evaluation

A. A teach-made vocabulary test will be administered.

B. Each student will write a minimum 100 word essay on the following topic:

"Why Do I Need Insurance?"

Encourage students to use vocabulary discussed in class. Ideas should be developed based on information gained through class discussions. Each student should include the type of insurance he needs based on his previous assessment. Encourage good penmanship.

C. Each student will evaluate the class based on purposeful content. Possible questions:

1. Has this class helped you? In what ways?
2. Did you grow through group interaction?
3. Are you better able to communicate on your job?
4. Are you more knowledgeable about deductions?
5. Are you more knowledgeable about insurance?
6. Do you know the type of insurance that best suits your needs?
7. Do you feel comfortable filing a death claim form?
8. Do you feel comfortable filing a medical claim form?
9. Do you feel more confident locating on-the-job information that you need to know?

UNIT 4 - YOUR PAY AND BENEFITS

TEACHER INFORMATION

Lesson 1

1. You will need an overhead projector or you may make a copy of the check stub for each student. Get a check stub from the Payroll Department so it will be the type that the employee has on his paycheck.

2. You will need calculators for each student. The company may provide these, or you may want to tell the students to bring them to class.

3. You will need to get copies of payroll deduction charts from the Payroll Department to use in the lesson.

4. Attitudes on the Job, pp. 109-110, Educational Design, Inc. Use these pages as resources or have the students work through these pages.

Lesson 2

1. Each student will need a calculator for this class.

2. Use the overhead example or individual copies of the sample pay stub.

3. Up-to-date encyclopedia.
   Blackline Masters, p. 23, enclosed.
   Insurance and Taxes, pp. 5-28, Cambridge Book Company.

Lesson 3

1. Blackline Masters, pp. 15, 16, 18, 21, 23, enclosed. These may be used as resources or the students may work through these pages.

2. It will be necessary to get copies of the company handbook, pamphlets from the insurance provider, and possibly, invite resource people to attend this class.

3. Get sample insurance policies from the Insurance Department or ask students to bring their policy to class.

Lesson 4

1. Copies of the company handbook will be necessary for this class. A resource person from Personnel might be able to explain the company's contribution to the employee's insurance.

2. The overhead projector would be helpful, but a chalkboard could also be used for this lesson.

Lesson 5

1. You will need to get information from the Insurance Department explaining how to file medical claim forms and the procedures to follow if a death occurs in the family. A speaker from the Insurance Department might be helpful.

2. Students should be told to bring their last doctor bill to fill out the medical claim.

OL' ROCKIN' CHAIR'S GOT ME

Most workers today come under the Social Security plan. All during their working years, they contribute to this plan. When they retire, they receive monthly benefits.

Workers contribute a fixed rate of their earnings, such as 6.65%.

Example 1:

Stony Wall makes $13,120 per year. What does he contribute to Social Security?

6.65% × $13,120 = _____

6.65% = .0665

Example 2:

Jean Kim makes $820 bi-weekly. How much is deducted from her check for Social Security?

.0665 × $820 = _____ per check

Find the amount of Social Security tax paid by each of the following:

	YEARLY		
	Name	Salary	S.S. Tax
1.	I. Start	$12,950	
2.	R. Shock	$15,600	
3.	M. Boring	$17,520	
4.	T. Bone	$18,716	
5.	U. Finish	$19,500	

	WEEKLY		
	Name	Salary	S.S. Tax
6.	R. Wise	$135	
7.	R. Ready	$228	
8.	C. Nothing	$315	
9.	S. Curve	$342	
10.	J. Walker	$385	

Can you find the yearly Social Security tax if the rate is 6.70%?

1. _____ 2. _____ 3. _____ 4. _____ 5. _____

COPYRIGHTED by Media Materials, Inc.

ANSWERS

Page 22

Example: $371.40

Tax on yearly	Tax on weekly
$218.85	$9.50
$146.00	$6.45
$786.00	$3.92
$78.50	$6.25
$750.00	$5.40
	$11.12

Page 23

Example 1: $872.48 Example 2: $54.53

Part 1:

Yearly	Weekly
1. $861.18	6. $8.98
2. $1037.40	7. $15.16
3. $1165.08	8. $20.95
4. $1244.61	9. $22.74
5. $1296.75	10. $25.60

Part 2:

1.	$867.65
2.	$1045.20
3.	$1173.84
4.	$1253.97
5.	$1306.50

Page 24

Increase	Rate of Increase
.40	31%
.20	29%
.20	41%
.10	100%
40¢	67%
.36	77%
.10	11%
13%	

Page 25

Minnie: Discount	Sale Price
$7.00	$28.00
$2.97	$16.83
$16.25	$48.75
$22.40	$89.60
$3.89	$9.09

Winnie: Discount	Sale Price
$9.57	$19.43
$11.50	$34.50
$14.70	$83.30
$4.00	$15.98
$6.63	$19.87

Minnie: $52.51 Winnie: $46.40

Page 26

$ .42	$ .45	$ .03
$ .59	$ .65	$ .06
$ .79	$ .83	$ .04
$ .89	$ .94	$ .05
$ .85	$ .95	$ .10
$ .34	$ .38	$ .04
$ .42	$ .50	$ .08
$ .55	$ .61	$ .06
$1.29	$1.34	$ .05
$ .50	$ .55	$ .05
Total: $6.64	Total: $7.20	Total: $ .56

Page 27

1. $4.536
2. $4.380
3. $4.056
4. $3.924
5. $6.216
6. $3.120

Page 28

Jim's bill:	Record D
$9.98	$ 5.98
$11.96	× .2
$10.78	$11.96
$32.72	
$1.64	
Total $34.36	

Tape H		Tax
$11.98	$11.98	$ 32.72
× .10	− 1.20	× .05
$1.20	$10.78	$1.6360

Charlie's bill: $14.94
$19.96
$23.92
$11.68
$16.18
$86.68
$ 4.33
Total $91.01

Page 29

-27.78	50.85	-57.00
330.97	+475.00	405.69
-13.95	525.85	-93.75
317.02	-25.00	311.94
-48.17	500.85	-.80
268.85	-38.16	311.14
-218.00	462.69	

Page 30

Monthly income $1200

Budget

$300 $\frac{1}{4}$ $200 $\frac{1}{6}$

$300 $\frac{1}{4}$ $50 $\frac{1}{24}$

$200 $\frac{1}{6}$ $50 $\frac{1}{24}$

$100 $\frac{1}{12}$

Page 31

Mark's Budget	Benny and Jenny's
1. $250.00	1. $400.00
2. $333.33	2. $533.33
3. $166.67	3. $266.67
4. $200.00	4. $320.00
5. $50.00	5. $80.00

Page 32

Example: $270.00

Gloria's Budget

1.	25%	$225.00
2.	30%	$270.00
3.	18%	$162.00
4.	20%	$180.00
5.	5%	$ 45.00
6.	2%	$ 18.00

Doris and Don's Budget

1.	25%	$375.00
2.	30%	$450.00
3.	18%	$270.00
4.	20%	$300.00
5.	5%	$ 75.00
6.	2%	$ 30.00

Page 33

Louie and Lucy's Budget

1. $33\frac{1}{3}$% 4. $16\frac{2}{3}$%
2. 25% 5. 5%
3. 20%

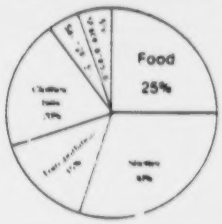
Desi's Budget

1. 30% 4. 17%
2. 26% 5. 5%
3. 22%

Page 34

Carey and Cora's Budget

Item	Percent	Degrees
1 Food	25%	90°
2 Shelter	30%	108°
3 Transportation	15%	54°
4 Clothes bills	20%	72°
5 Savings	5%	18°
6 Miscellaneous	5%	18°



Item	Percent	Degrees
1 Food	27%	97°
2 Shelter	33%	119°
3 Transportation	17%	61°
4 Clothes	19%	68°
5 Savings	4%	14°

Page 35

Suzy	
$0	$200.00
$0	$ 40.00
$13.60	$122.40
$6.00	$114.00
$44.80	$ 11.20
$0	$ 40.00
$0	$ 40.00
$54.00	$ 26.00
$41.60	$ 22.40
$18.00	$ 6.00

Michael	
$0	$200.00
$0	$ 40.00
$34.00	$102.00
$0	$120.00
$56.00	$0
$0	$ 40.00
$0	$ 40.00
$0	$ 80.00
$64.00	$0
$24.00	$0

Page 36

$25.00	✓
✓	$66.50
$125.00	$237.50
✓	✓
$50.00	$95.00
$15.00	$28.50
$25.00	$47.50
$75.00	$142.50
✓	✓
$40.00	$76.00

Page 37

30%	25%	Over
9%	10%	Under
5%	5%	Same
34%	25%	Over
3%	5%	Under
1%	5%	Under
15%	17%	Under
21%	15%	Over
2%	7%	Under
20%	17%	Over
36%	25%	Over
12%	8%	Over
4%	5%	Under
18%	17%	Over
22%	15%	Over

Page 38

1. No
2. No
3. No
4. Yes
5. No
6. Yes

Page 39

30%	$120.00
6%	$24.00
12%	$48.00
8%	$32.00
10%	$40.00
5%	$20.00
13%	$52.00
7%	$28.00
6%	$24.00
3%	$12.00

Page 40

	$2.48	$1.24	$ 3.72
1.	$ .36	$ .18	$ .54
2.	$1.98	$ .99	$ 2.97
3.	$4.32	$2.16	$ 6.48
4.	$ .85	$ .43	$ 1.28
5.	$1.29	$ .65	$ 1.94
6.	$7.28	$3.64	$10.92

$4.96

Order Number: D3932

BEST COPY AVAILABLE

INSURANCE VOCABULARY

Column A	Column B
___ 1. Coverage	A. Medical insurance which pays over and above what your regular health insurance pays
___ 2. Limit of liability	B. The date the insurance policy is no longer in effect
___ 3. Premium	C. What the policy insures
___ 4. Deductible	D. Insurance which pays all or part of your hospital bills
___ 5. Policy	E. Life insurance which is paid up within a certain amount of time
___ 6. Policy number	F. Amount you pay for insurance
___ 7. Effective date	G. The document which states that you are insured and what you are insured for
___ 8. Expiration date	H. Health insurance that pays for tests doctors may give you to find out what is wrong with you.
___ 9. Whole life	I. The act of stopping insurance coverage
___10. Term	J. The numbers and/or letters assigned to your policy by the insurance company
___11. Personal property	K. Things like clothes, jewelry, cameras
___12. Beneficiary	L. The date the policy begins
___13. Revocation	M. Life insurance that remains the same in value or rises in value as the person gets older; the cost remains the same
___14. Major medical	N. You pay this amount; the insurance company pays anything over it.
___15. Hospitalization	O. The maximum the insurance company will pay
___16. Diagnostic	P. Person who is paid value of policy on death of the insured person

©1980 by Media Materials, Inc., Baltimore, Md. 21211

LIFE INSURANCE LANGUAGE

Circle the best meaning for the underlined word or phrase in each sentence below. Use the clues in the sentences to help you.

1. The person who has purchased the life insurance policy is Mr. Kenneth Worthington, known as the insured.
   a. the person who will get the money wnen the other person dies
   b. the person whose life is insured
   c. the person who is paying the premium

2. The policy is to be paid to his wife, if living at the death of the insured.
   a. if the person is alive when the person whose life is insured dies
   b. if the person whose life is insured dies
   c. if the person whose life is insured and the beneficiary die at the same time

3. If the insured's wife is not living, then the money goes in equal shares to the insured's children.
   a. The children each get the full amount of the policy if the wife is not living.
   b. The children each get an equal part of the full amount of the policy if the wife is not living.
   c. The children get nothing if the wife is not living.

4. Mrs. Holsom chose reducing term insurance, because she did not want to pay large premiums forever and because she did not need as much insurance as her children grew older.
   a. insurance that stays the same value and costs the same your whole life
   b. insurance that you pay off in a certain length of time
   c. insurance that you pay off in a certain length of time that reduces in value and cost as you get older

5. It is not necessary for the beneficiary to receive the value of the policy in a single sum.
   a. in one payment
   b. in two payments
   c. in several payments

©1980 by Media Materials, Inc., Baltimore, Md. 21211

HEALTH INSURANCE LANGUAGE

Below is a statement from a health insurance policy about what kind of hospital service the insurance covers. Read the statement carefully, and then read the statements under it. If the statement is true, put a **T** in the blank. If the statement is false, put an **F** in the blank.

INPATIENT HOSPITAL CARE

A member who is admitted to a hospital as a registered bed patient, upon recommendation of a physician who is acceptable to such hospital, on or after the effective date of his coverage and while this subscription agreement is in force, shall be entitled, except as otherwise provided herein, to receive benefits for hospital services during the first 30 days of each hospital confinement, provided, however, that in the event of hospitalization for nervous or mental disorders, benefits for hospital services shall be available to the extent of 30 days care for any or all such conditions during any consecutive 180-day period. In computing the number of days of hospital care furnished to a member, the day of admission, but not the day of discharge, shall be counted.

____1. This insurance company will pay for the first thirty days of your hospitalization each time you are hospitalized, except for nervous or mental disorders.

____2. If you are put in the hospital for a nervous or mental disorder, this insurance will pay for 180 days in the hospital.

____3. You must be admitted to the hospital by a doctor who is acceptable to the hospital for this insurance to be paid.

____4. The coverage on this policy does not begin until the effective date.

____5. You do not have to be a registered bed patient to have the insurance company pay your bill.

____6. When you are put in the hospital for a nervous or mental disorder, the insurance will pay your hospital stay for thirty days during a 180-day period.

____7. If you enter the hospital on Monday and are discharged on Saturday of that same week, your health insurance will count that as five days.

____8. The day you are discharged is the day you are fired from your job because you are too sick to work.

©1980 by Media Materials, Inc., Baltimore, Md. 21211

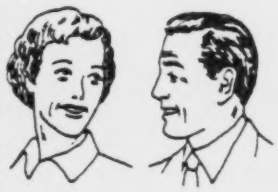
LIFE INSURANCE

If you have life insurance, it will not benefit you. It will benefit whomever you have named as beneficiary.

Read about the people below and decide whether they really need life insurance. If they do, check the **Yes** blank. If they do not, check the **No** blank.

1. Mr. Jarvis is married and has two children, ages 3 and 6. He and his wife both work, but they could not manage without his salary.
   Should Mr. Jarvis have life insurance? ____ Yes ____ No

2. Julie Wright's parents have both died. She has no sisters or brothers. She is not married and has no children. The company for which Julie works provided her with a small insurance policy which will cover funeral expenses. She is fully covered with medical insurance so she will leave no medical bills.
   Should Julie Wright have life insurance? ____ Yes ____ No



3. Bill and Irene Long have been married 25 years. Both their children are grown and self-supporting. Bill and Irene both work and make good salaries. They have paid off the mortgage on their house and have no big outstanding bills. Bill and Irene both have an insurance policy which will pay $10,000 to their beneficiaries upon their death. Do Bill and Irene need more insurance?
   Should Bill and Irene get another life insurance policy? ____Yes ____No

4. Mrs. Thomas is a widow. Her husband died when he was 36 and she was 35. He left an insurance policy for $15,000. By the time she paid for his funeral, his hospital expenses that were not covered by his medical insurance, and his doctor's bill, she had $8,700. She has two children, ages 11, and 13. Mrs. Thomas has a good job and the family can manage well on her income.
   Should Mrs. Thomas have a life insurance policy? ____ Yes ____ No

©1980 by Media Materials, Inc., Baltimore, Md. 21211

HEALTH INSURANCE

SURGERY	
Tonsils	$125.00
Appendectomy	$150.00
Removal of gall-bladder	$200.00
Partial removal of stomach	$275.00
Resection of small intestines	$225.00
Removal of part of colon	$275.00
Closure of perforated ulcer	$175.00

CONSULTATIONS	
For consultation by a physician designated as a consultant by the Medical Relations Committee:	
Minor	$20.00
Major	$35.00

MEDICAL CARE	
For medical care rendered in a hospital, up to a total of 30 days:	
For first day	$24.00
For second day	$ 6.00
For third day	$ 6.00
For fourth through 30th day, each	$ 6.00

Above are some listings telling what a certain health insurance plan will pay a doctor for services he performs for you. Study these listings carefully, and then answer the questions below.

1. You are in the hospital for 11 days. You had your gall bladder removed, and the doctor visited you every day while you were in the hospital. How much will this health insurance pay? If the doctor's bill is $360, will you have to pay anything?

_____

2. You were in the hospital for four days. You had your stomach partially removed. The doctor called in another doctor for a minor consultation about your condition. While you were in the hospital, the doctor visited you every day. How much will this health insurance pay? If the doctor's bill is $355, will you have to pay anything?

_____

3. Your son had his tonsils out. He was in the hospital two days. The doctor did not visit your son. How much will this health insurance pay? If the doctor's bill is $200, will you have to pay anything?

_____

4. You are in the hospital for 26 days. How much will your health insurance pay your doctor?

_____

©1980 by Media Materials, Inc., Baltimore, Md. 21211

ANSWERS

Page 5:

1.	g	6.	c	11.	o
2.	b	7.	f	12.	i
3.	h	8.	m	13.	a
4.	l	9.	d	14.	k
5.	j	10.	n	15.	e

Page 6:

1.	b	4.	b
2.	a	5.	c
3.	c	6.	a

Page 7:

1. $4,925.80
2. Warton Die Company
3. 111-57-1111
4. $650.00
5. $122.40
6. $301.95
7. $1074.35
8. no
9. Copy A
10. Mail it with the 1040A form to the Internal Revenue Service.

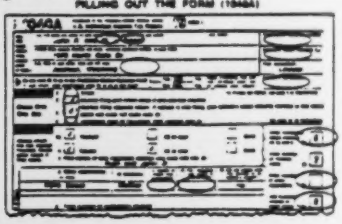
Page 8:

1. $108.00
2. $909.00
3. $292.00
4. Three exemptions. Her income is between $5950 and $6000.

Page 9:

1. Perjury
2. Accompanying schedules and statements
3. No
4. Yes
5. Yes
6. No
7. Yes

Page 10:



Wife's name not given
Family's last name in wrong place
Zip code is missing in address
John's social security no. is missing

Wife's social security no. is missing
Spouse occupation is missing
Two boxes checked in Filing Status
Wrong amount listed for 5a and b

5d—No. 3 unanswered
5d—No. 4 unanswered
Other dependents total not given
Total number of exemp. is wrong

Page 11:

1.	5c	6.	1
2.	5d	7.	6
3.	2	8.	4
4.	5a	9.	5c
5.	5b	10.	3

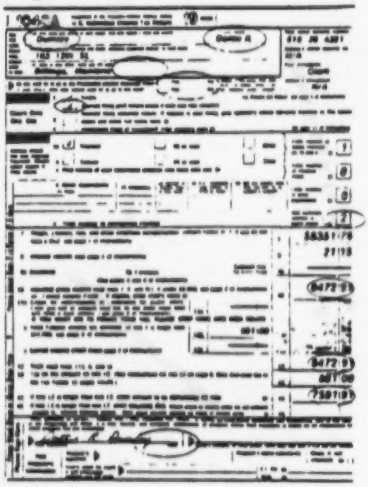
Page 12:

1.	11a	6.	11c
2.	15	7.	14
3.	7	8.	9a
4.	11b	9.	13
5.	8	10.	10

Page 13:

1. Refund $74.75
2. Pay $100.00
3. Refund $98.00
4. Pay $175.00

Page 14:



Page 15:

1.	C	5.	G	9.	M	13.	I
2.	O	6.	J	10.	E	14.	A
3.	F	7.	L	11.	K	15.	D
4.	N	8.	B	12.	P	16.	H

Page 16:

1.	b		
2.	a	4.	c
3.	b	5.	a

Page 17:

1. Policy number 455-000-00
   Effective 10-25-81; One year
2. 1979 Chevrolet
3. Bodily injury $50,000/$100,000
   Premium $68.60
4. No
5. No. He will have to pay the first $150.00
6. $13.30
7. $25,000

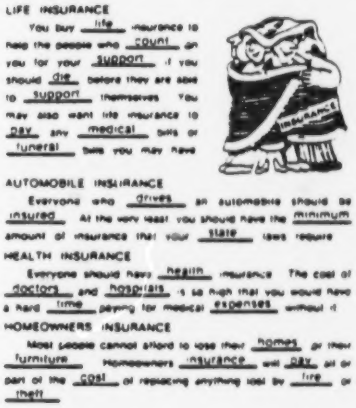
Page 18:

1.	T	5.	F
2.	F	6.	T
3.	T	7.	T
4.	T	8.	F

Page 19:

1. House
2. Buildings on the property besides house
3. Things not listed in policy
4. You are responsible for paying.
5. What building is made of
6. Event
7. Things not insured
8. Dangers
9. Slow wearing out
10. For the amount of money stated and following the rules of the policy.

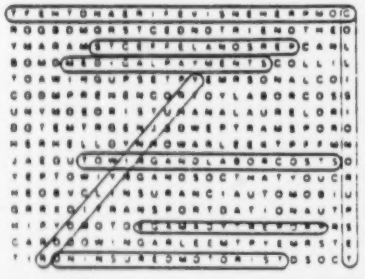
Page 20:


LIFE INSURANCE
You buy life insurance to help the people who count on you for your support if you should die before they are able to support themselves. You may also want life insurance to pay any medical bills or funeral bills you may have
AUTOMOBILE INSURANCE
Everyone who drives an automobile should be insured. At the very least you should have the minimum amount of insurance that your state laws require
HEALTH INSURANCE
Everyone should have health insurance. The cost of doctors and hospitals is so high that you would have a hard time paying for medical expenses without it
HOMEOWNERS INSURANCE
Most people cannot afford to lose their homes or their furniture. Homeowners insurance will pay all or part of the cost of replacing anything lost by fire or theft

Page 21:

1.	Yes	3.	No
2.	No	4.	Yes

Page 22:



Page 23:

1. Medical Coverage, $284.00, Yes, $76.00
2. $337.00, Yes, $18.00
3. Yes, $75.00
4. $174.00

BEST COPY AVAILABLE

Order Number: D3920

CASH NEEDS

	YOU	SPOUSE
IMMEDIATE MONEY FUND	$_____	$_____

This fund is for the bills presented after death, which will have to be paid. They may include:

* Medical and hospital expenses
* Burial expenses
* Attorney's/Executor's fees
* Federal Estate Taxes
* State death taxes
* Probate court costs

DEBT LIQUIDATION * Total of installment credit * Unpaid notes * School and auto loans * Outstanding bills	$_____	$_____ Only if employed
EMERGENCY FUND This fund is for unexpected bills not readily payable from current income. Such things as: major repairs to the home or automobile, medical emergencies, etc.	$_____	$_____ Only if employed
MORTGAGE/RENT PAYMENT FUND What would it take to pay your mortgage off today? OR What amount is sufficient for a ten-year rent fund? Monthly rent $_____ x 120 mo. = $_____	$_____	$_____ Only if employed
CHILD/HOME CARE FUND To pay for new expenses created as a result of the death of a spouse formerly performing these duties without any cash outlay. You - Amount per year $_____ x _____ years = $ _____ Spouse - Amount per year $_____ x _____ years = $ _____	$_____	$_____
EDUCATIONAL/VOCATIONAL FUND The cost of a 4-year undergraduate education or comparable vocational training will vary by state and type of school. $20.00 per child is usually the minimum that should be provided.	$_____	$_____
Subtotal	$_____	$_____
Total of current savings, other liquid assets and existing life insurance.	- $_____	-$_____
New capital required	$_____A	$_____B

INCOME NEEDS

INCOME OBJECTIVE

Based on a Government study by the Bureau of Labor Statistics, the following are typical income objectives in order to permit a family to "remain in their own world" after the death of a wage earner. Assumption is the mortgage on residence is paid, or a rent fund has been established, and educational expenses are provided for separately.

ANNUAL GROSS INCOME	PERCENTAGE OF GROSS INCOME REQUIRED
Up to $35,000	70%
$35,001 to $39,000	66%
$39,001 to $43,000	63%
43,001 to $48,000	60%
Over $48,000	57%

A Bureau of Labor Statistics study has found two-income households generally outspend their one-earner counterparts. Therefore, if both spouses are presently working, 70% of their total gross income should be provided regardless of the income level.

Present Income (all income of both wage earners) $_____

Income objective (____% of above) $_____

Average annual Social Security[1] - $_____

Preliminary income shortage $_____

Other income (if any) - $_____

Total annual income shortage $_____

Amount of capital required to provide this income ($_____ Annual income Shortage _____% Assumed Interest Rate) $_____

Cash needs requirement[2] $_____

Total new capital required $_____

---

[1]Call the Social Security office for this information

[2]Use A or B from the preceding page, depending upon which wage earner the income needs are being calculated for.

UNIT 5 - TAXES

UNIT 5 - TAXES

OBJECTIVES

1. Sales Tax

   A. To calculate sales tax and give the total cost of the given product.

   B. To recognize products that contain indirect taxes.

   C. To recognize products that are not taxed.

2. Income Tax

   A. To explain why income tax is necessary.

   B. To complete a W-4 form accurately.

   C. To locate information on a Withholding Tax table.

3. Social Security Tax

   A. To explain the purpose of Social Security Tax.

   B. To locate information on a F.I.C.A. tax table.

4. Vocabulary

   A. To explain the meanings of the words in the student-compiled vocabulary for this unit.

UNIT 5 - TAXES

CURRICULUM OUTLINE

I. Sales Tax

A. The students will explain the purpose of Sales Tax.

B. The students will explain how the government uses Sales Taxes.

C. The students will calculate Sales Tax when given the percent and the cost of the product.

D. The students will calculate Sales Tax by using a tax table.

E. The students will calculate the total cost of different products when given the price of the product and the percent of Sales Tax.

F. The students will make a list of items and services that are not subject to Sales Tax.

G. The students will make a list of products that have an indirect tax.

II. Federal Income Tax

A. The students will write a definition of Income Tax.

B. The students will find out how the government spends the Income Tax money:

1. The students will report their sources for this information.

2. The students will use graphs to explain this information.

C. The students will accurately complete a W-4 form.

D. The students will locate information on a Withholding Tax table, given varying incomes and marital status.

III. Social Security Taxes

A. The students will define Social Security.

B. The students will locate information on an F.I.C.A. tax table, given varying wages.

IV. The students will compile a list of terms and their definitions as they work through this unit.

UNIT 5 - TAXES

LESSON PLANS

Sales Tax

Lesson 1

1. Ask the question, "What is Sales Tax?" Record all answers on the overhead or blackboard. Determine an accurate definition. If necessary use the encyclopedia.

2. With the entire group, make a list of questions about Sales Tax. If the students do not contribute, offer the following:

   Examples: Why am I charged Sales Tax?
   Where does the money from Sales Tax go?
   Why is Sales Tax different in different states?
   What items are not subject to Sales Tax?
   How is Sales Tax calculated?

3. The students may work in teams or individually to answer these questions. Three sources that the students may use are:
   1. Real Life Consumer Economics, Scholastic Inc., pp. 114-117.
   2. Insurance and Taxes, Cambridge Book Company, pp. 29-36.
   3. Blackline Masters, pp. 10-14, enclosed.

   Page numbers are included for the teacher. Allow the students the opportunity to use these books as resources and find the appropriate pages by using the Table of Contents. If students find other interesting information as they do their research, they should be encouraged to share this with the class. The answers and sources will be reported to the group.

Lesson 2

1. If this has not already been discussed, the teacher will ask, "How much Sales Tax is charged in our state?" The teacher will then ask for student volunteers to demonstrate how to calculate Sales Tax both with and without a calculator. (Be sure to have calculators available for this class. Many students may want to bring their own.)

2. Each student will be asked to list 5 items that he/she bought in the last few months. Calculate the Sales Tax and give the total cost of each item.

UNIT 5 - TAXES

TEACHER INFORMATION

Lesson 1

1. You will need to have several copies of Real Life Consumer Economics and Insurance and Taxes. A packet of Blackline Masters, pages 10-14, is enclosed. Each student will need a copy of this packet. If you have information about Sales Tax in any other books, make them available as resources.

Lesson 2

1. Tell students that they may bring a calculator to this class. If possible have a few available. Blackline Masters pp. 10-14 are enclosed. You may want your students to work through these or you may use them as a resource.

2. In South Carolina prescription drugs are not taxed. Services such as shoe repair, haircuts, and maid services do not have sales tax. Real Life Consumer Economics, pp. 114-117, will give you some information on this.

3. Information about Federal Excise Taxes may be found in the packet of Blackline Masters, pp. 15-19, which is enclosed. You may want your students to work through these or you may want to use them as a resource.

Lesson 3

1. You will need an up-to-date encyclopedia and the books used in the previous lessons: Insurance and Taxes and Real Life Consumer Economics. You may want the students to work through some or all of these pages, or you may want to use these books as resources. A packet of Blackline Masters, pp. 30-39, is enclosed.

Lesson 4

1. Make enough copies of the W-4 form for every student to have his own copy.

Lesson 5

1. Have an up-to-date encyclopedia available. Make a copy of the F.I.C.A. tax table (enclosed) for each student. Make a list of five different incomes before class so you can put them on the board.

the enclosed packet of Blackline Masters, pp. 30-39 to each student. (One copy is included in this packet. You will need to make a copy for each student). Have the students choose a monthly income and list the withholding tax on that income for each of the following marital status: S-0, S-1, M-0, M-1, M-2, M-3. Pages 37-39 of the Blackline Masters contain tax tables.

Resources: Real Life Consumer Economics, Scholastic, Inc., pp. 106-109.

Blackline Masters, pp. 30-39, enclosed.

Social Security Taxes

Lesson 5

1. Ask the question, "What is Social Security?" Record all answers on the overhead or blackboard. Determine an accurate definition. If necessary, use the encyclopedia.

2. The students will list questions which they have about Social Security. If they do not contribute, get them started by using the following:
   Examples: Who qualifies for Social Security?
   What is F.I.C.A.?
   What percent of my check goes to Social Security?

   Resources: Real Life Consumer Economics, Scholastic, Inc, pp. 110-113.

   Blackline Masters, pp. 25-29, enclosed.

3. Give each student a copy of a F.I.C.A. tax table. List 5 different incomes on the board and ask the students to find the amount of Social Security Tax on each income.

Vocabulary

1. Students will compile a list of vocabulary words, abbreviations, and acronyms as they work through this unit. They will give the definition of each word.

UNIT 5 - TAXES

TEACHER INFORMATION

Lesson 1

1. You will need to have several copies of Real Life Consumer Economics and Insurance and Taxes. A packet of Blackline Masters, pages 10-14, is enclosed. Each student will need a copy of this packet. If you have information about Sales Tax in any other books, make them available as resources.

Lesson 2

1. Tell students that they may bring a calculator to this class. If possible have a few available. Blackline Masters pp. 10-14 is enclosed. You may want your students to work through these or you may use them as a resource.

2. In South Carolina prescription drugs are not taxed. Services such as shoe repair, haircuts, and maid services do not have sales tax. Real Life Consumer Economics, pp. 114-117, will give you some information on this.

3. Information about Federal Excise Taxes may be found in the packet of Blackline Masters, pp. 15-19, which is enclosed. You may want your students to work through these or you may want to use them as a resource.

Lesson 3

1. You will need an up-to-date encyclopedia and the books used in the previous lessons: Insurance and Taxes and Real Life Consumer Economics. You may want the students to work through some or all of these pages, or you may want to use these books as resources. A packet of Blackline Masters, pp. 30-39, is enclosed.

Lesson 4

1. Make enough copies of the W-4 form for every student to have his own copy.

Lesson 5

1. Have an up-to-date encyclopedia available. Make a copy of the F.I.C.A. tax table (enclosed) for each student. Make a list of five different incomes before class so you can put them on the board.

SALES TAX

A. Sales taxes are charged by local or state governments on certain items we buy. They are presented in terms of percents. The sales tax is added to the marked price. The store which sells the item being taxed must send the taxes which it collects to the state or local government.

B. Finding Sales Tax Using a Table

To find the sales tax and total cost, first find the cost of items. Then find the sales tax by using the table. Finally, find the total cost by adding the cost of items to the sales tax.

Taxable Sale	Tax
2.01-2.20	.11
2.21-2.40	.12
2.41-2.60	.13
6.01-6.20	.31
6.21-6.40	.32
12.61-12.80	.64
12.81-13.00	.65

1) 1 shirt $9.95
1 belt $1.98
} Add these together to get

Cost of Items $12.93
Tax $ .65
} Add these together to get

Total Cost _____

2) 3 prs of socks @ $.98 _____ (Multiply 3 × $.98)
1 pr. of slippers $3.29

Cost of Items _____ → Look up in table to get
Tax _____
Total Cost _____ ← Cost of items + tax

C. Finding Sales Tax Using Percent

1)

Downtown 5 & 10
Sold to *T. Buyer*
Sold by *Tom*

3 pkgs moth-balls @ $.49	$1	47	3 × $.49
2 mouse traps @ $.99	1	98	2 × $.99
	3	45	$1.47 + $1.98
6% sales tax			6% of $3.45
Total			$3.45 + tax

2) Buying a Car When Sales Tax Rate is 4%

	Marked Price	Sales Tax	Other Expenses	Total Price
a)	$1246	$49.84	$41.50	_____
b)	$3215	_____	$52.75	_____

D. Word Problems Involving Sales Tax

In Countrytown, there is a state sales tax of 4.5% and a local sales tax of 2%. How much would Mary have to pay for a kitchen table which has a price tag of $49.50? _____

COPYRIGHTED by Media Materials, Inc.

USING A SALES TAX TABLE

Many states charge a tax on items which are bought by customers. The table on the right shows how much tax is charged for purchases if the sales tax rate is 5%.

Directions: Add each set of items below. Find the sales tax from the table. Then add the tax to the cost of the items to find the total cost.

1. 2 belts $5.49
   1 shirt $7.98

   Cost of Items _____

   Tax _____

   Total Cost _____

2. Box of screws $ .95
   Screwdriver $2.50
   Saw blade $1.59

   Cost of Items _____

   Tax _____

   Total Cost _____

3. 1 gallon of paint $9.95
   Paint brush $2.49
   Paint thinner $1.79

   Cost of Items _____

   Tax _____

   Total Cost _____

4. Box of stationery $4.95
   2 ball point pens $ .79

   Cost of Items _____

   Tax _____

   Total Cost _____

Taxable Sale	Tax	Taxable Sale	Tax
.20	.01	8.01 - 8.20	.41
.21 - .40	.02	8.21 - 8.40	.42
.41 - .60	.03	8.41 - 8.60	.43
.61 - .80	.04	8.61 - 8.80	.44
.81 - 1.00	.05	8.81 - 9.00	.45
1.01 - 1.20	.06	9.01 - 9.20	.46
1.21 - 1.40	.07	9.21 - 9.40	.47
1.41 - 1.60	.08	9.41 - 9.60	.48
1.61 - 1.80	.09	9.61 - 9.80	.49
1.81 - 2.00	.10	9.81 -10.00	.50
2.01 - 2.20	.11	10.01 - 10.20	.51
2.21 - 2.40	.12	10.21 - 10.40	.52
2.41 - 2.60	.13	10.41 - 10.60	.53
2.61 - 2.80	.14	10.61 - 10.80	.54
2.81 - 3.00	.15	10.81 - 11.00	.55
3.01 - 3.20	.16	11.01 - 11.20	.56
3.21 - 3.40	.17	11.21 - 11.40	.57
3.41 - 3.60	.18	11.41 - 11.60	.58
3.61 - 3.80	.19	11.61 - 11.80	.59
3.81 - 4.00	.20	11.81 - 12.00	.60
4.01 - 4.20	.21	12.01 - 12.20	.61
4.21 - 4.40	.22	12.21 - 12.40	.62
4.41 - 4.60	.23	12.41 - 12.60	.63
4.61 - 4.80	.24	12.61 - 12.80	.64
4.81 - 5.00	.25	12.81 - 13.00	.65
5.01 - 5.20	.26	13.01 - 13.20	.66
5.21 - 5.40	.27	13.21 - 13.40	.67
5.41 - 5.60	.28	13.41 - 13.60	.68
5.61 - 5.80	.29	13.61 - 13.80	.69
5.81 - 6.00	.30	13.81 - 14.00	.70
6.01 - 6.20	.31	14.01 - 14.20	.71
6.21 - 6.40	.32	14.21 - 14.40	.72
6.41 - 6.60	.33	14.41 - 14.60	.73
6.61 - 6.80	.34	14.61 - 14.80	.74
6.81 - 7.00	.35	14.81 - 15.00	.75
7.01 - 7.20	.36	15.01 - 15.20	.76
7.21 - 7.40	.37	15.21 - 15.40	.77
7.41 - 7.60	.38	15.41 - 15.60	.78
7.61 - 7.80	.39	15.61 - 15.80	.79
7.81 - 8.00	.40	15.81 - 16.00	.80

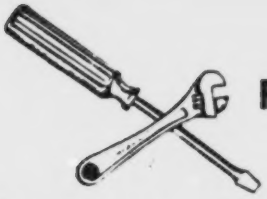
5. Dishwashing detergent $1.98
   Lunch bags $2.49
   Toothpicks $ .29
   Dog food $1.69
   Garbage bags $2.95
   Package of combs $ .98

   Cost of Items _____

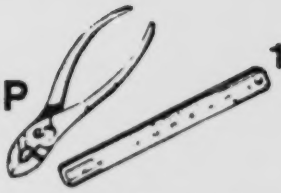
   Tax _____

   Total Cost _____

COPYRIGHTED by Media Materials, Inc.



FILLING OUT A SALES SLIP



12

Directions: Fill out each of the sales slips below. Find out how much the items cost. Then figure the sales tax. Finally add the sales tax to the cost of the items to get the total cost to the customer.

Ed and Mike's Auto Supplies

Sold to *T. Jones*

Date 12/4

ITEMS		
1 carburetor	*$55*	*95*
1 gasket	*1*	*39*
Subtotal		
4% Sales Tax		
Total		

UPTOWN VARIETY

Customer *Mrs. Balster*

Date 11/1

ITEMS		
10 bows @ .$13		
2 boxes candles @ $.49		
3 rolls wrapping paper @ $.95		
Subtotal		
5% Tax		
Total		

Snyder's Drugs

OPEN 24 HOURS FOR PRESCRIPTIONS

12/18 19 __

ITEMS		
2 hair brushes @ $1.75		
2 cream rinse @ $2.49		
3 boxes pins @ $.43		
Subtotal		
Sales Tax 6%		
Total		

EASTSIDE HARDWARE

We fix bad breaks!

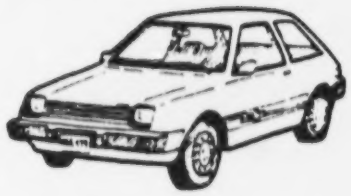
Sold by *Tom*

Sold to *S. Smith*

ITEMS		
2 lbs. nails @ $.89		
4 boxes washers @ $.53		
3 screwdrivers @ $1.98		
Subtotal		
3% Sales Tax		
Total		

COPYRIGHTED by Media Materials, Inc.

SALES TAX ON USED CARS



A. Find the sales tax by multiplying by the percent expressed as a decimal. Then add the sales tax to the marked price to get the total price.

	Marked Price	Sales Tax Rate	Sales Tax	Total Price
1)	$950	5%	_____	_____
2)	$1946	3%	_____	_____
3)	$3246	4%	_____	_____
4)	$4297	4.5%	_____	_____

B. First find the sales tax on each marked price for the used cars. Then add the sales tax, title fee, transfer of tags fee, and repair costs to the marked price to get the total price.

	Marked Price	Sales Tax Rate	Sales Tax	Title Fee	Tags Fee	Repairs	Total Price
1)	$1242	5%	_____	$4.00	$1.00	$48.00	_____
2)	$3246	6%	_____	$4.00	$11.00	$23.50	_____
3)	$2796	4%	_____	$4.00	$1.00	$39.75	_____
4)	$7926	6%	_____	$2.00	$11.00	$0	_____
5)	$4728	4%	_____	$2.00	$1.00	$0	_____
6)	$6259	5%	_____	$4.00	$11.00	$14.95	_____

COPYRIGHTED by Media Materials, Inc.

REMEMBER THE SALES TAX

Work the following problems:

1. George Stevens looked at mobile homes on two lots in different states. Both mobile homes had the same price of $14,120, but the sales tax rates were different — 5% and 4%. How much could George save by buying in the state with the lower rate? _____

2. Robin Smith bought $36.41 worth of food and $4.18 worth of non-food items when she went to the ABC Grocery Store. The sales tax was 4.5% on food and 5% on non-food. What was her total bill at ABC? _____

3. Mary Jones bought four pairs of socks at $1.98 per pair at Reynold's Clothing Store. The sales tax in the state is 7%. How much did the socks cost her? _____

4. In Centerville there is a state sales tax of 4% and a local sales tax of 1.5%. How much would Bill Johnson have to pay for a TV which had a price tag of $78.49? _____

5. Bill Morrison bought thirty-five fence posts for $3.50 a post. The sales tax was 5%. What was his total bill? _____

COPYRIGHTED by Media Materials, Inc.

FEDERAL EXCISE TAX

A. Federal Excise Taxes are charged by the United States government on the production, sale, or use of certain goods within the boundaries of the United States.

B. To find the amount of Federal Excise Tax (F.E.T) for telephone service and air travel in the United States, find the percents for these services, such as 3% for telephone service and 8% for air travel. Apply the percent to the bill to find the tax. To find the total bill, add the tax to the bill.

1) 3% of $27.32
   = .03 × $27.32
   = .8196
   ≈ $.82 is the tax
   $27.32 + $.82
   = _____ is the total bill

2) 8% of $247.50
   = _____
   = _____
   _____ is the tax
   _____
   = _____ is the total bill

C. To find the amount of F.E.T. for gasoline and tire purchases, find the rates per gallon and pound for those items, such as 4¢ per gallon and 10¢ per pound. To find the tax, multiply the number of gallons or pounds by the tax per gallon or pound.

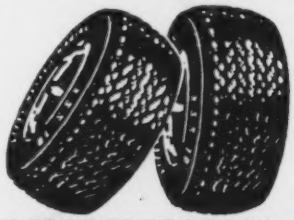
1) If a purchase of 14.2 gallons is made, the F.E.T. is 14.2 × 4¢
   = 14.2 × $.04
   = $.568
   ≈ _____

2) If a purchase of a tire weighing 16.9 lbs. is made, the tax is
   _____
   = _____
   = _____

D. Word Problems Involving F.E.T.
George Sisson bought 4 tires for $27.50 each + F.E.T. Each tire weighed 16.3 lbs. What was his total bill?

F.E.T. on one tire = 16.3 × $.10 = $1.63.

F.E.T. on 4 tires = 4 × $1.63 = _____ Total bill = _____



COPYRIGHTED by Media Materials, Inc.

EXCISE TAXES

A. Find the excise tax and total amount of bill for telephone service.

	Service	Excise Tax Rate	Excise Tax	Total Bill
1)	$32.46	3%	_____	_____
2)	$58.06	3%	_____	_____
3)	$27.19	3%	_____	_____
4)	$63.24	3%	_____	_____
5)	$36.74	3%	_____	_____
6)	$14.76	3%	_____	_____
7)	$25.01	3%	_____	_____
8)	$68.50	3%	_____	_____
9)	$ 9.84	3%	_____	_____
10)	$42.37	3%	_____	_____

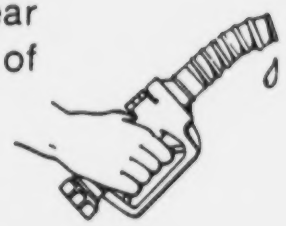
B. Find the excise tax and total amount of each bill for an air transportation ticket.

	Fare	Excise Tax Rate	Excise Tax	Total Bill
1)	$ 78.50	8%	_____	_____
2)	$436.00	8%	_____	_____
3)	$739.00	8%	_____	_____
4)	$289.00	8%	_____	_____
5)	$431.00	8%	_____	_____
6)	$114.50	8%	_____	_____
7)	$208.90	8%	_____	_____
8)	$ 92.00	8%	_____	_____
9)	$ 64.00	8%	_____	_____
10)	$138.00	8%	_____	_____

COPYRIGHTED by Media Materials, Inc

EXCISE TAXES ON AUTO NEEDS

A. Federal excise taxes on gasoline are 4¢ per gallon. To figure how much you pay each year for these taxes, first find the total number of gallons used.



$$\frac{\text{Number of miles driven}}{\text{Number of miles per gallon}} = \text{Number of gallons used}$$

Then multiply the number of gallons used by $.04 to find the total excise tax. Fill in the table below.

	Number of Miles Driven per Year	Number of Miles per Gallon	Number of Gallons Used	Total Excise Tax
1)	10,000	10	_____	_____
2)	14,000	20	_____	_____
3)	30,000	15	_____	_____
4)	30,000	30	_____	_____
5)	12,000	15	_____	_____

B. Federal excise taxes on tires are 10¢ per pound. Find the F.E.T. (Federal Excise Tax) on a set of four tires with the weight of one tire given.

	Weight of One Tire	F.E.T. on One Tire	F.E.T. on Four Tires
1)	16.3 lbs.	_____	_____
2)	16.9 lbs.	_____	_____
3)	18.9 lbs.	_____	_____
4)	31.3 lbs.	_____	_____
5)	25.4 lbs.	_____	_____
6)	20.5 lbs.	_____	_____
7)	17.8 lbs.	_____	_____

COPYRIGHTED by Media Materials, Inc.

GASOLINE TAXES

In addition to the federal excise tax of 4¢ per gallon of gasoline, the states charge taxes. The table shows state gasoline taxes in a recent year.

Alabama 7¢	Idaho 9.5¢	Missouri 7¢	Pennsylvania 9¢
Alaska 8¢	Illinois 7.5¢	Montana 8¢	Rhode Island 10¢
Arizona 8¢	Indiana 8¢	Nebraska 9.5¢	South Carolina 9¢
Arkansas 8.5¢	Iowa 8.5¢	Nevada 6¢	South Dakota 8¢
California 7¢	Kansas 8¢	New Hampshire 10¢	Tennessee 7¢
Colorado 7¢	Kentucky 9¢	New Jersey 8¢	Texas 5¢
Connecticut 11¢	Louisiana 8¢	New Mexico 7¢	Utah 9¢
Delaware 11¢	Maine 9¢	New York 8¢	Vermont 9¢
District of Columbia 10¢	Maryland 9¢	North Carolina 9¢	Virginia 9¢
Florida 8¢	Massachusetts 8.5¢	North Dakota 8¢	Washington 11¢
Georgia 7.5¢	Michigan 9¢	Ohio 7¢	West Virginia 10.5¢
Hawaii 8.5¢	Minnesota 9¢	Oklahoma 6.58¢	Wisconsin 7¢
	Mississippi 9¢	Oregon 7¢	Wyoming 8¢

Directions: Find the taxes for each gallon of gas bought. Then find the total taxes on each purchase.

State	Number of Gallons Bought	Federal and State Taxes per Gallon	Total Taxes on Purchase
Colorado	15.0	_____	_____
Kentucky	17.3	_____	_____
Connecticut	10.4	_____	_____
Nevada	20.2	_____	_____
Idaho	9.8	_____	_____
Hawaii	15.8	_____	_____
Arizona	13.5	_____	_____
Illinois	16.0	_____	_____
California	12.1	_____	_____
New York	18.9	_____	_____
Texas	10.2	_____	_____
Michigan	14.6	_____	_____
Florida	16.5	_____	_____
Virginia	19.0	_____	_____

COPYRIGHTED by Media Materials, Inc

CALCULATING FEDERAL EXCISE TAXES

Solve these problems.

1. Beth Morrow bought two tires for her car for $37.50 per tire plus F.E.T. Each tire weighed 18.9 lbs. If the tax is 10¢ per pound, what was her bill for the tires? _____

2. John Romo traveled by plane from New York to Chicago. His bill included an 8% F.E.T. What was the total bill if the fare came to $146 without tax? _____

3. Joyce Eccles bought 604 gallons of gasoline for her Chevy during the past year. How much F.E.T. did she pay if the tax rate is 4¢ per gallon? _____

4. Without F.E.T., Tom Balleau's November phone bill came to $23.76. How much was it including F.E.T. of 3%? _____

5. Barbara Smith is planning a round trip across the United States of 12,000 miles. Her standard car gets 20 miles to the gallon. She can use her brother's subcompact car which gets 30 miles to the gallon. How much F.E.T. can Barbara save if she drives the smaller car? _____

COPYRIGHTED by Media Materials, Inc.

1989 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. If exempt, only complete the certificate; but do not complete lines 4 and 5. No Federal income tax will be withheld from your pay.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919, Is My Withholding Correct for 1989?,** to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in Hawaii and Alaska, check your local telephone directory) to obtain this publication.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if:
1. You are single and have only one job; or
2. You are married, have only one job, and your spouse does not work; or
3. Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less.

. . . . . B ____

C Enter "1" for your **spouse.** But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . . . D ____

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) . . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . . F ____

G Add lines A through F and enter total here . . . . . ▶ G ____

For accuracy, do all worksheets that apply.

- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $40,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

---------- **Cut here and give the certificate to your employer. Keep the top portion for your records.** ----------

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No 1545-0010
1989

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 Marital Status ☐ Single ☐ Married ☐ Married, but withhold at higher Single rate.
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 4

5 Additional amount, if any, you want deducted from each pay . . . . . 5 $

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:
- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . . . ▶ 6 19

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . . . 7 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ **Date** ▶ , 198

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**) | 9 Office code (optional) | 10 Employer identification number

BEST COPY AVAILABLE

Deductions and Adjustments Worksheet

Note: *Use this worksheet only if you plan to itemize deductions or claim adjustments to income on your 1989 tax return.*

1 Enter an estimate of your 1989 itemized deductions. These include: qualifying home mortgage interest, 20% of personal interest, charitable contributions, state and local taxes (but not sales taxes), medical expenses in excess of 7.5% of your income, and miscellaneous deductions (most miscellaneous deductions are now deductible only in excess of 2% of your income) . . . . . 1 $ _____

2 Enter: { $5,200 if married filing jointly or qualifying widow(er) / $4,550 if head of household / $3,100 if single / $2,600 if married filing separately } . . . . . 2 $ _____

3 **Subtract** line 2 from line 1. If line 2 is greater than line 1, enter zero . . . . . 3 $ _____

4 Enter an estimate of your 1989 adjustments to income. These include alimony paid and deductible IRA contributions . . 4 $ _____

5 **Add** lines 3 and 4 and enter the total . . . . . 5 $ _____

6 Enter an estimate of your 1989 nonwage income (such as dividends or interest income) . . . . . 6 $ _____

7 **Subtract** line 6 from line 5. Enter the result, but not less than zero . . . . . 7 $ _____

8 **Divide** the amount on line 7 by $2,000 and enter the result here. Drop any fraction . . . . . 8 _____

9 Enter the number from Personal Allowances Worksheet, line G, on page 1 . . . . . 9 _____

10 **Add** lines 8 and 9 and enter the total here. If you plan to use the Two-Earner/Two-Job Worksheet, also enter the total on line 1, below. Otherwise, **stop here** and enter this total on Form W-4, line 4 on page 1 10

Two-Earner/Two-Job Worksheet

Note: *Use this worksheet only if the instructions at line G on page 1 direct you here.*

1 Enter the number from line G on page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet) . 1 _____

2 Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here . . . . . 2 _____

3 If line 1 is **GREATER THAN OR EQUAL TO** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "0") and on Form W-4, line 4, on page 1. **DO NOT** use the rest of this worksheet. . . . . 3 _____

Note: *If line 1 is **LESS THAN** line 2, enter "0" on Form W-4, line 4, on page 1. Complete lines 4–9 to calculate the additional dollar withholding necessary to avoid a year-end tax bill.*

4 Enter the number from line 2 of this worksheet . . . . . 4 _____

5 Enter the number from line 1 of this worksheet . . . . . 5 _____

6 **Subtract** line 5 from line 4 . . . . . 6 _____

7 Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here . . . . . 7 $ _____

8 **Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding amount needed 8 $ _____

9 Divide line 8 by the number of pay periods each year. (For example, divide by 26 if you are paid every other week.) Enter the result here and on Form W-4, line 5, page 1. This is the additional amount to be withheld from each paycheck . . . 9 $ _____

Table 1: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **LOWEST** paying job are—	Enter on line 2 above	If wages from **LOWEST** paying job are—	Enter on line 2 above
0 - $4,000	0	0 - $4,000	0
4,001 - 8,000	1	4,001 - 8,000	1
8,001 - 18,000	2	8,001 - 13,000	2
18,001 - 21,000	3	13,001 - 15,000	3
21,001 - 23,000	4	15,001 - 19,000	4
23,001 - 25,000	5	19,001 and over	5
25,001 - 27,000	6		
27,001 - 32,000	7		
32,001 - 38,000	8		
38,001 - 42,000	9		
42,001 and over	10		

Table 2: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **HIGHEST** paying job are—	Enter on line 7 above	If wages from **HIGHEST** paying job are—	Enter on line 7 above
0 - $40,000	$300	0 - $23,000	$300
40,001 - 84,000	560	23,001 - 50,000	560
84,001 and over	660	50,001 and over	660

Privacy Act and Paperwork Reduction Act Notice.—We ask for this information to carry out the Internal Revenue laws of the United States. We may give the information to the Department of Justice for civil or criminal litigation and to cities, states, and the District of Columbia for use in administering their tax laws. You are required to give this information to your employer.

The time needed to complete this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping** 46 mins., **Learning about the law or the form** 10 mins., **Preparing the form** 70 mins. If you have comments concerning the accuracy of these time estimates or suggestions for making this form more simple, we would be happy to hear from you. You can write to the **Internal Revenue Service**, Washington, DC 20224, Attention: IRS Reports Clearance Officer, TR:FP; or the **Office of Management and Budget**, Paperwork Reduction Project, Washington, DC 20503.

★ U.S.GPO:1989-0-206-065

BEST COPY AVAILABLE

SOCIAL SECURITY TAX AND PAYROLL DEDUCTIONS

A. Most employees have certain deductions withheld from their paychecks. The employer has the job of sending the money deducted to the proper agency. Some of the deductions withheld are _____

_____

_____ .

Social security is used for pay to persons who are disabled or have reached old age.

B. F.I.C.A. (Federal Insurance Contributions Act)
To find how much tax is withheld from a weekly, biweekly, or monthly salary, apply the rate of 6.65% to that salary. To find out how much is withheld for the year, multiply the amount withheld for the pay period by the number of pay periods per year.

If Tom Jones makes a biweekly salary of $379, then his F.I.C.A. tax for a two-week period is 6.65% of $379, or _____ . His total F.I.C.A. tax for the year is _____ × _____ , or _____ .

C. Payroll Deductions. Find Fred's F.I.C.A. tax and net pay.

John's Auto Repair		Salary		
Social Security No. 123-456-7890	Name Fred Doe	Regular $1006.31		Gross $1006.31
		Taxes		
Pay Period Ending 10/23	Net Pay	State $66.80		Federal $228.88
Type: Biweekly	_____	FICA	Medical $10.36	Contributions $5.00

COPYRIGHTED by Media Materials, Inc.

SOCIAL SECURITY DEDUCTIONS

A. ***Directions:*** Find the amount of social security contributions deducted from each week's wages. Use 6.65% as the rate. Round the deduction to the next higher cent.

1) $50 _____	4) $400 _____	7) $367 _____
2) $150 _____	5) $178 _____	8) $144 _____
3) $200 _____	6) $254 _____	9) $203 _____

B. ***Directions:*** First find the weekly deduction for social security. Then multiply it by 52 to get the total deductions for the year. Use 6.65% as the rate. Round answers to the next higher cent.

Wages for Week	Social Security Deduction for Week	Total Contribution for Year
1) $130		
2) $170		
3) $195		
4) $237		
5) $325		
6) $95		
7) $407		
8) $349		

COPYRIGHTED by Media Materials, Inc.

F.I.C.A. WITHHELD

Wages		Tax to Be Withheld
At Least	But Less Than	
$299.69	$299.90	$19.93
$299.90	$300.11	$19.94
$300.11	$300.32	$19.96
$300.32	$300.53	$19.97
$300.53	$300.74	$19.99
$300.74	$300.95	$20.00
$300.95	$301.16	$20.01
$349.27	$349.48	$23.23
$349.48	$349.69	$23.24

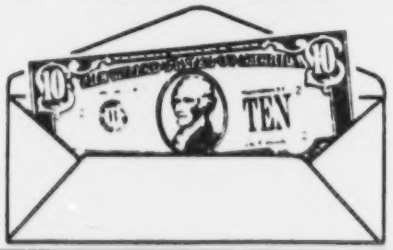
Directions: Use the table above to find how much social security tax will be withheld for each week, every two weeks, or each month. Then multiply by 52, 26, or 12 to find the total that will be withheld for the year.

Wages	Pay Period	Contribution Each Pay Period	Tax Withheld Each Year
1) $300.27	Weekly		
2) $301.12	Biweekly		
3) $349.48	Monthly		
4) $299.90	Biweekly		
5) $300.42	Weekly		
6) $300.27	Monthly		
7) $349.68	Weekly		
8) $299.71	Weekly		
9) $300.85	Biweekly		
10) $301.12	Weekly		

COPYRIGHTED by Media Materials, Inc.

HOW MUCH IS LEFT TO TAKE HOME?

A. **Personal Deductions.** Find the total weekly personal deductions for each worker. Complete the table.



Name	Union Dues	Contribution to Charity	Medical Insurance	Total
W. Smith	$4.00	$2.00	$6.40	
R. Jones	0	$4.00	$8.50	
D. Johnson	$6.40	$5.75	$3.20	
L. Brown	$3.50	$1.50	0	

B. **Take-Home Pay.** Subtract the total deductions from the gross weekly wages to find the take-home pay for each worker. Use the personal deductions which you found in table A.

	W. Smith	R. Jones	D. Johnson	L. Brown
Regular Weekly Wages	$150	$270	$320	$75
Overtime Pay	$30	$40	0	0
Gross Weekly Wages				
Federal Tax Deduction	$29.10	$53.40	$54.10	$13.40
State Tax Deduction	$3.60	$14.32	$8.26	$1.56
Social Security Deduction	$11.04	$19.01	$19.62	$4.60
Total Tax Deductions				
Total Personal Deductions				
Total Deductions				
Take-Home Pay				

COPYRIGHTED by Media Materials, Inc.

F.I.C.A. TAXES ADD UP

Year	Maximum Earnings Taxed	F.I.C.A. Rate
1979	$22,900	6.13%
1980	$25,900	6.13%
1981	$29,700	6.65%
1982	$31,800	6.70%
1983	$33,900	6.70%
1984	$36,000	6.70%

Solve these problems. Use the table above for information.

1. George Thomas earned $15,700 in 1979 and $17,200 in 1980. What was his total F.I.C.A. contribution for those two years? _____

2. If Helen McMasters earns $27,940 in 1982, $31,727 in 1983, and $37,124 in 1984, what is her total social security contribution for those three years? _____

3. If Martin Kim's pay is raised from $362.00 to $378.50 per week in September of 1981, what is the increase in his social security deduction per week at that time? _____

4.

THE BAY PRINTING CO.		Regular Salary $365.00		Gross Salary $365.00
Social Security No. 098-765-4321	Name Cathleen Hanson	State Tax $18.92		Federal Tax $73.70
Pay Period Ending 12/18/80	Net Pay	FICA	Medical $5.60	Contributions $2.50

Cathy Hanson made $365.00 per week in 1980. She had payroll deductions of $73.70 for federal tax, $18.92 for state tax, $5.60 for medical insurance, $2.50 for charity, and F.I.C.A. What was her net or take-home pay each week? _____

COPYRIGHTED by Media Materials, Inc.

FEDERAL INCOME TAX

A. Federal Income Tax Vocabulary

Wages ___
Salary ___
Interest income ___
Dividends ___
Royalties ___
Adjusted gross income ___
Single taxpayer ___
Joint return ___
Spouse ___
Dependent ___
Exemptions ___
Deductions ___
Zero bracket amount ___
Tax withheld ___
Form W-2 ___
Amount refunded to you ___
Balance due ___
Signature ___
Form 1040 ___
Form 1040A ___

B. Finding the Adjusted Gross Income

Add wages, interest income, tips, excess dividends, and royalties.

Wages	Interest	Tips	Excess Dividends	Royalties	Adjusted Gross Income
$17,926	$329.50	$421.00	$92.50	$426.26	_____

C. Deciding Whether to Itemize Deductions

If deductions are less than the zero bracket amount for your filing status, then you should not itemize deductions. You will receive the standard deduction in this case.

D. Finding Tax if a Standard Deduction is Taken and Tax Table A is Used

Fred Smith has wages of $7926, interest income of $426, and tips amounting to $146 from his job. Fred is single, but claims two exemptions because he supports a younger brother. What is Fred's tax?

_____

Portion of Tax Table A

If line 34, Form 1040, or line 10, Form 1040A is:		And the total number of exemptions claimed is:		
Over	But not over	1	2	3
		Your tax is—		
8,400	8,450	890	748	580
8,450	8,500	900	757	590
8,500	8,550	909	767	601
8,550	8,600	919	776	611

E. Getting a Refund or Having a Balance Due

If Fred Smith had $698 withheld from his wages, is he due a refund, or is there a balance due? _____

How much? _____

COPYRIGHTED by Media Materials, Inc

TAX VOCABULARY

Match the terms on the left with their meanings on the right. Place the matching letter in the space to the left of the number.

___ 1. Joint return

___ 2. Spouse

___ 3. Dependent children

___ 4. Dependent

___ 5. Exemption

___ 6. Wages

___ 7. Interest income

___ 8. Dividends

___ 9. Adjusted gross income

___ 10. Federal income tax withheld

___ 11. Amount refunded to you

___ 12. Balance due

___ 13. Form W-2

___ 14. Signature

___ 15. Zero bracket amount

A. Amount of deduction built into tax table

B. What you still owe

C. A partner in marriage — a person's husband or wife

D. A fixed amount of money which may be deducted for each taxpayer and dependent

E. Money received from owning stocks and bonds

F. Your name written out by you

G. How much you were paid by your employer

H. Husband and wife combine income and file a return together

I. Your children who do not earn their own livings and/or are full-time students

J. Amount to be returned to you because you overpaid

K. Given to you by your employer showing how much tax has been deducted from your pay for the year

L. A person who gets food, clothing, and shelter from you.

M. Money paid on savings, usually from banks

N. Your income including all wages, interests, and dividends

O. How much federal income tax was deducted from your salary during the year

COPYRIGHTED by Media Materials, Inc.

ADJUSTED GROSS INCOME

A. To find the adjusted gross income add income from interest, tips, dividends, and/or royalties to wages. Find the adjusted gross income in each case below.

	Wages	Interest	Tips	Excess Dividends	Royalties	Adjusted Gross Income
1)	$10,497.00	$87.15	—	—	—	_____
2)	$56,926.13	$146.18	—	$326.14	—	_____
3)	—	$17.42	$2936.00	—	—	_____
4)	$7,432.19	$832.23	—	$3942.00	$826.13	_____
5)	—	$546.19	—	—	$17,926.14	_____

B.

Filing Status	Zero Bracket Amount
A. Married filing joint return	$3,200
B. Qualifying widow(er) with dependent child	$3,200
C. Single	$2,200
D. Unmarried head of household	$2,200
E. Married filing separately	$1,600

A taxpayer may itemize his or her deductions if they are greater than the taxpayer's zero bracket amount. Tell whether or not these taxpayers may itemize deductions.

	Status	Total Deductions	Itemize Deductions? Yes or No
1. Frank Porter	C	$1256.43	_____
2. Gail Irwin	A	4932.00	_____
3. Leroy Shaw	E	1424.00	_____
4. Angela Pond	B	1974.73	_____
5. Mary Chang	D	2362.00	_____

COPYRIGHTED by Media Materials, Inc.

FINDING FEDERAL TAX LIABILITY

Below is a portion of Tax Table A. This table can be used by single persons with adjusted gross incomes of $20,000 or less.

If line 34, Form 1040, or line 10, Form 1040 A is:		And the total number of exemptions claimed is:			If line 34, Form 1040, or line 10, Form 1040A is:		And the total number of exemptions claimed is:		
Over	But not over	1	2	3	Over	But not over	1	2	3
		Your tax is—					Your tax is—		
5,800	5,850	419	264	100	8,400	8,450	890	748	580
5,850	5,900	427	273	108	8,450	8,500	900	757	590
5,900	5,950	436	283	116	8,500	8,550	909	767	601
5,950	6,000	444	292	124	8,550	8,600	919	776	611
6,000	6,050	453	302	133	8,600	8,650	928	786	622
6,050	6,100	461	311	141	8,650	8,700	938	795	632
6,100	6,150	470	321	150	8,700	8,750	947	805	643
6,150	6,200	478	330	158	8,750	8,800	957	814	653
6,200	6,250	487	340	167	8,800	8,850	966	824	664
6,250	6,300	495	349	175	8,850	8,900	976	833	674
6,300	6,350	504	359	184	8,900	8,950	985	843	685
6,350	6,400	512	368	192	8,950	9,000	996	852	695

Use the table to determine each person's tax liability.

Person	Adjusted Gross Income	Exemptions	Tax
1. John Smith	$8627	1	_____
2. Phillip Jones	$6175	3	_____
3. Mary Brown	$6301	1	_____
4. Betty Bewell	$5929	2	_____
5. Cindy Burch	$8877	3	_____
6. Linda Johnson	$5867	1	_____
7. Carol Menchak	$6245	2	_____
8. Valerie Corelli	$6024	1	_____
9. Todd Brackett	$8975	3	_____
10. Jeff Poulos	$8557	2	_____

COPYRIGHTED by Media Materials, Inc.

PAYING MORE OR GETTING A REFUND?

Below is a portion of Tax Table A. Use it to determine the tax liability or refund, if any, in each problem.

If line 34, Form 1040, or line 10, Form 1040 A is:		And the total number of exemptions claimed is:			If line 34, Form 1040, or line 10, Form 1040A is:		And the total number of exemptions claimed is:		
Over	But not over	1	2	3	Over	But not over	1	2	3
		Your tax is—					Your tax is—		
5,800	5,850	419	264	100	8,400	8,450	890	748	580
5,850	5,900	427	273	108	8,450	8,500	900	757	590
5,900	5,950	436	283	116	8,500	8,550	909	767	601
5,950	6,000	444	292	124	8,550	8,600	919	776	611
6,000	6,050	453	302	133	8,600	8,650	928	786	622
6,050	6,100	461	311	141	8,650	8,700	938	795	632
6,100	6,150	470	321	150	8,700	8,750	947	805	643
6,150	6,200	478	330	158	8,750	8,800	957	814	653
6,200	6,250	487	340	167	8,800	8,850	966	824	664
6,250	6,300	495	349	175	8,850	8,900	976	833	674
6,300	6,350	504	359	184	8,900	8,950	985	843	685
6,350	6,400	512	368	192	8,950	9,000	996	852	695

1. John Mayor's adjusted gross income is $8650 for the past year. During the year he had $1019.25 withheld from his salary. He can claim only one exemption. Will he have to pay more taxes? _____

   Will he get a refund? _____

   How much money does he pay or get refunded? _____

2. Ernest Phillips is over 65, so he gets two exemptions. His adjusted gross income was $6312. He had $340 withheld. Will he have to pay more taxes? _____

   Will he get a refund? _____

   How much money does he pay or get refunded? _____

3. Marilyn Johns's adjusted gross income is $5900 for the past year. During the year, she had $198 withheld from her salary. She can claim two exemptions. Will she have to pay more taxes? _____

   Will she get a refund? _____

   How much money does she pay or get refunded? _____

4. Jean Brown had wages of $8680 and earned tips amounting to $226 during the year. She had $903 withheld from her wages. She claims one exemption. Will she have to pay more taxes? _____

   Will she get a refund? _____

   How much money does she pay or get refunded? _____

COPYRIGHTED by Media Materials, Inc

ITEMIZING DEDUCTIONS

A. Basic Formula for Figuring Tax If You Itemize Deductions and Use a Schedule

Adjusted gross income
- Excess itemized deductions
- Exemptions
= Taxable income

Find the tax based on filing status and taxable income from the tax schedule.

B. Finding Taxable Income

Income:

Wages	$24,346.00
Interest income	361.14
Dividends after exclusion	146.19
Adjusted gross income	_____

Deductions:

Medical and dental	946.00
Taxes	713.00
Interest expenses	651.00
Contributions	518.00
Total	_____
Zero bracket amount	− $2,200.00
Excess itemized deductions	_____
Exemptions: 2 (× $750)	_____
Adjusted gross income	_____
Excess itemized deductions	− _____
	_____
Exemptions	− _____
Taxable income	_____

C. Using a Tax Schedule →

What is the tax if the taxable income is $6416?

$660 + 19% of $216

= _____

Not over $2,200 ..... —0-

Over—	*But not over—*	*Tax is*	*of the amount over—*
$2,200	$3,200	14%	$2,200
$3,200	$4,200	$140+16%	$3,200
$4,200	$6,200	$300+18%	$4,200
$6,200	$8,200	$660+19%	$6,200
$8,200	$10,200	$1,040+22%	$8,200
$10,200	$12,200	$1,480+23%	$10,200
$12,200	$14,200	$1,940+25%	$12,200

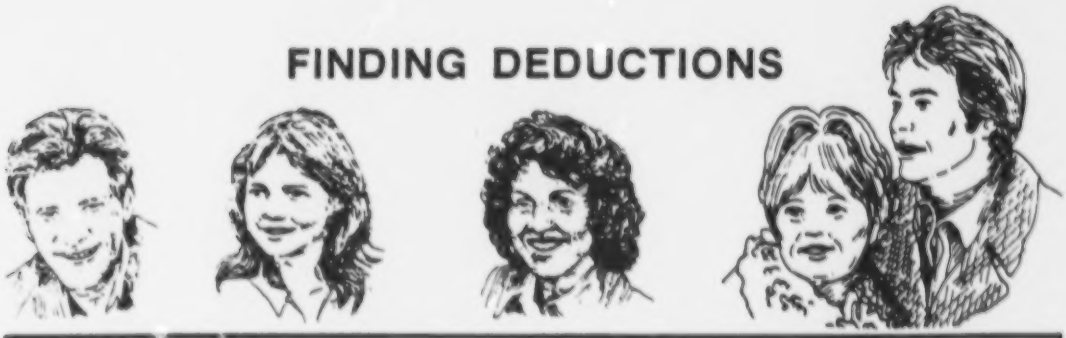
D. Are you due a refund, or is there a balance due?

1) If you had $6005 withheld for federal taxes and owe $8007, what is your balance due? _____

2) If you had $1926 withheld in federal taxes and owe $1742, you _____

COPYRIGHTED by Media Materials, Inc

FINDING DEDUCTIONS



Filing Status	Zero Bracket Amount
Married filing joint return	$3,200
Qualifying widow(er) with dependent child	$3,200
Single	$2,200
Unmarried head of household	$2,200
Married filing separately	$1,600

Directions: For each of the following, find the total deductions. Then decide whether or not the taxpayer(s) should itemize deductions. Use the table above.

1) William and Mildred Dole, a married couple filing jointly, have the following deductions:

Medical and dental	$237
Taxes	823
Interest expenses	642
Contributions	400
Miscellaneous	47
Total deductions	_____
Should they itemize?	_____

2) Sara Forthright, a widow, has the following deductions:

Medical and dental	$856
Taxes	1026
Interest expenses	978
Loss	78
Contributions	796
Total deductions	_____
Should she itemize?	_____

3) Robert Moore is married and filing a separate return. His deductions are:

Medical and dental	$179
Taxes	736
Interest expenses	94
Contributions	174
Miscellaneous	83
Total deductions	_____
Should he itemize?	_____

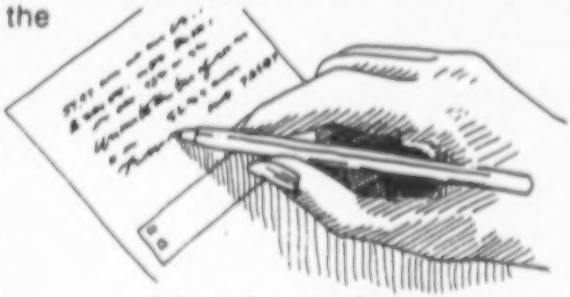
4) Janet Torres, an unmarried head of a household, has the following deductions:

Medical and dental	$1379
Taxes	726
Interest expenses	379
Contributions	523
Total deductions	_____
Should she itemize?	_____

COPYRIGHTED by Media Materials, Inc.

FINDING TAXABLE INCOME

Directions: Find the adjusted gross income by adding wages, dividends after exclusion, and interest income. From the adjusted gross income subtract the excess itemized deductions and the number of exemptions multiplied by $750. The result is the taxable income. Fill in the blanks for these three examples.



1. *Income:*
   - Wages $24,752
   - Dividends after exclusion 27
   - Adjusted gross income _____

   Deductions:
   - Taxes 426
   - Contributions 1450
   - Total _____
   - Zero bracket amount − 1,600
   - Excess itemized deductions _____

   Exemptions: 1 (× $750) _____

   Adjusted gross income _____
   Excess itemized deductions = _____
   _____
   Exemptions = _____
   Taxable income _____

2. *Income:*
   - Wages $39,126
   - Interest income 748
   - Adjusted gross income _____

   Deductions:
   - Medical and dental 1,426
   - Taxes 782
   - Interest expenses 691
   - Contributions 356
   - Total _____
   - Zero bracket amount − 2,200
   - Excess itemized deductions _____

   Exemptions: 2 (× $750) _____

   Adjusted gross income _____
   Excess itemized deductions = _____
   _____
   Exemptions = _____
   Taxable income _____

3. *Income:*
   - Wages $43,926
   - Interest income 923
   - Dividends after exclusion 279
   - Adjusted gross income _____

   Deductions:
   - Medical and dental 342
   - Taxes 1,423
   - Interest expenses 1,827
   - Contributions 793
   - Loss not covered by insurance 1,283
   - Miscellaneous 413
   - Total _____
   - Zero bracket amount − 3,200
   - Excess itemized deductions _____

   Exemptions: 4 (× $750) _____

   Adjusted gross income _____
   Excess itemized deductions = _____
   _____
   Exemptions = _____
   Taxable income _____

COPYRIGHTED by Media Materials, Inc

USING SCHEDULES TO DETERMINE TAXES

A. For Single Taxpayer with Taxable Income

Over—	But not over—	Tax is	of the amount over—
$20,200	$22,200	$4,510+36%	$20,200
$22,200	$24,200	$5,230+38%	$22,200
$24,200	$28,200	$5,990+40%	$24,200
$28,200	$34,200	$7,590+45%	$28,200
$34,200	$40,200	$10,290+50%	$34,200
$40,200	$46,200	$13,290+55%	$40,200
$46,200	$52,200	$16,590+60%	$46,200
$52,200	$62,200	$20,190+62%	$52,200
$62,200	$72,200	$26,390+64%	$62,200
$72,200	$82,200	$32,790+66%	$72,200
$82,200	$92,200	$39,390+68%	$82,200
$92,200	$102,200	$46,190+69%	$92,200

B. For Married Taxpayers Filing Joint Return with Taxable Income

Over—	But not over—	Tax is	of the amount over—
$39,200	$43,200	$10,340+45%	$39,200
$43,200	$47,200	$12,140+48%	$43,200
$47,200	$55,200	$14,060+50%	$47,200
$55,200	$67,200	$18,060+53%	$55,200
$67,200	$79,200	$24,420+55%	$67,200
$79,200	$91,200	$31,020+58%	$79,200
$91,200	$103,200	$37,980+60%	$91,200
$103,200	$123,200	$45,180+62%	$103,200
$123,200	$143,200	$57,580+64%	$123,200
$143,200	$163,200	$70,380+66%	$143,200
$163,200	$183,200	$83,580+68%	$163,200
$183,200	$203,200	$97,180+69%	$183,200

C. For Married Taxpayer Filing Separate Return with Taxable Income

Over—	But not over—	Tax is	of the amount over—
$19,600	$21,600	$5,170+45%	$19,600
$21,600	$23,600	$6,070+48%	$21,600
$23,600	$27,600	$7,030+50%	$23,600
$27,600	$33,600	$9,030+53%	$27,600
$33,600	$39,600	$12,210+55%	$33,600
$39,600	$45,600	$15,510+58%	$39,600
$45,600	$51,600	$18,990+60%	$45,600
$51,600	$61,500	$22,590+62%	$51,600
$61,600	$71,600	$28,790+64%	$61,600
$71,600	$81,600	$35,190+66%	$71,600
$81,600	$91,600	$41,790+68%	$81,600

D. For Unmarried Head of Household with Taxable Income

Over—	But not over—	Tax is	of the amount over—
$18,200	$20,200	$3,450+31%	$18,200
$20,200	$22,200	$4,160+32%	$20,200
$22,200	$24,200	$4,800+35%	$22,200
$24,200	$26,200	$5,500+36%	$24,200
$26,200	$28,200	$6,220+38%	$26,200
$28,200	$30,200	$6,980+41%	$28,200
$30,200	$34,200	$7,800+42%	$30,200
$34,200	$38,200	$9,480+45%	$34,200
$38,200	$40,200	$11,280+48%	$38,200
$40,200	$42,200	$12,240+51%	$40,200
$42,200	$46,200	$13,260+52%	$42,200
$46,100	$52,200	$15,340+55%	$46,200
$52,200	$54,200	$18,640+56%	$52,200

Directions: Find the taxable income for each person below. Then use the correct schedule to determine tax liability.

Person Filing	Adjusted Gross Income	Excess Itemized Deductions	Exemptions	Taxable Income	Tax Liability
A	$39,600	$3,200	$750	_____	_____
B	53,240	3,800	1,500	_____	_____
C	47,650	4,800	3,000	_____	_____
D	29,400	2,730	750	_____	_____

COPYRIGHTED by Media Materials Inc

GETTING MONEY BACK OR PAYING MORE?

A. For Single Taxpayer with Taxable Income

Over—	But not over—	Tax is	of the amount over—
$20,200	$22,200	$4,510+36%	$20,200
$22,200	$24,200	$5,230+38%	$22,200
$24,200	$28,200	$5,990+40%	$24,200
$28,200	$34,200	$7,590+45%	$28,200
$34,200	$40,200	$10,290+50%	$34,200
$40,200	$46,200	$13,290+55%	$40,200
$46,200	$52,200	$16,590+60%	$46,200
$52,200	$62,200	$20,190+62%	$52,200
$62,200	$72,200	$26,390+64%	$62,200
$72,200	$82,200	$32,790+66%	$72,200
$82,200	$92,200	$39,390+68%	$82,200
$92,200	$102,200	$46,190+69%	$92,200

B. For Married Taxpayers Filing Joint Return with Taxable Income

Over—	But not over—	Tax is	of the amount over—
$39,200	$43,200	$10,340+45%	$39,200
$43,200	$47,200	$12,140+48%	$43,200
$47,200	$55,200	$14,060+50%	$47,200
$55,200	$67,200	$18,060+53%	$55,200
$67,200	$79,200	$24,420+55%	$67,200
$79,200	$91,200	$31,020+58%	$79,200
$91,200	$103,200	$37,980+60%	$91,200
$103,200	$123,200	$45,180+62%	$103,200
$123,200	$143,200	$57,580+64%	$123,200
$143,200	$163,200	$70,380+66%	$143,200
$163,200	$183,200	$83,580+68%	$163,200
$183,200	$203,200	$97,180+69%	$183,200

Use the schedules above to help solve these problems:

1. George Simmons, who is single, had earnings of $32,320 and interest income of $174 last year. He claimed one exemption. He had excess itemized deductions of $2570. If he had $8113.54 in federal taxes withheld from his earnings during the year, is he due a refund or is a balance due? _____

   How much does he pay or get refunded? _____

2. Tom and Mary Smith are married and filing a joint return. Their wages totaled $54,926. They had dividends after exclusion of $426, and interest income of $692. They are able to claim four exemptions. They had excess itemized deductions of $6926. They had $13,337.40 withheld in federal taxes during the year. Are they due a refund or do they have a balance due? _____

   How much do they have to pay or get refunded? _____

COPYRIGHTED by Media Materials, Inc.

ANSWERS

Page 5:

B. 1) Social Security
2) Income
3) Property
4) Sales
5) Estate

C. 1) 264
2) $667.09

D. 2) 401.2
3) .0412

E. 2) 25.9299

F. 1) 32.15
2) $247.47

G. 1) .372
2) .004
3) .07

H. 1) 17,204.33
2) $.72

Page 6:

A. 1) 1,606
2) 4,732
3) 2,391
4) 1,036
5) 452
6) 475
7) 7,634
8) 855

B. 1) 200.94
2) 493.98
3) $4,093.27
4) $199.57
5) 901.90
6) $833.85
7) 2,063.98

Page 7:

A. 1) .0326
2) .073
3) 2.371
4) .061
5) .0827
6) 200

B. 1) .47
2) .0613
3) .423
4) .0585
5) .472
6) .515

C. 1) .030037
2) 2.028
3) 1790.3930
4) 284.4664
5) 80.00
6) 1931.6440
7) .020976
8) 6.12

Page 8:

A. 1) 426.42
2) .61
3) $126.57
4) 950
5) $62.81
6) 1,431.10

B. 1) 21.3
2) 4.5868
3) 10.255
4) $2.8416
5) 25.7999
6) $13.0568

C. 1) 220.46
2) 41.97
3) $21,084.48
4) $305.02
5) 42,130
6) 89.93
7) $159.35
8) $38,024.48

Page 9:

A. 1) 7,960
2) $921.86
3) $703.43
4) $90.08

B. 1) .0462
2) .058
3) 3.000
4) .0294

C. 1) .02808
2) 1841.4375
3) 120
4) 3092.2898

D. 1) 31.47
2) $826.52

E. 1) 13,698.3
2) $1.18

Page 10:

B. 1) $13.58
2) $2.94
$6.23
$ .32
$6.55

C. 1) Sales tax: $.21 Total: $3.66

	Sales Tax	Total Price
2) A.	$49.84	$1,337.34
B.	$128.60	$3,396.35

D. $52.72

Page 11:

1) Cost of Items: $13.47
Tax: .68
Total Cost: $14.15

2) Cost of Items: $5.04
Tax: .26
Total Cost: $5.30

3) Cost of Items: $14.23
Tax: .72
Total Cost: $14.95

4) Cost of Items: $5.74
Tax: .29
Total Cost: $6.03

5) Cost of Items: $10.38
Tax: .52
Total Cost: $10.90

Page 12:

Ed and Mike's Auto Supplies

Sold to *T. Jones*
Date *12/4*

ITEMS		
1 carburetor	$55	95
1 gasket	1	39
Subtotal	57	34
4% Sales Tax	2	30
Total	$59	64

UPTOWN VARIETY

Customer *Mrs. Belster*
Date *11/1*

ITEMS		
10 bows @ $13	$1	30
2 boxes candles @ $.49		98
3 rolls wrapping paper @ $.95	2	85
Subtotal	5	13
5% Tax		26
Total	$5	39

Snyder's Drugs

OPEN 24 HOURS FOR PRESCRIPTIONS 19 19 to _

ITEMS		
2 hair brushes @ $1.75	$3	50
2 cream rinse @ $2.49	4	98
3 boxes pins @ $.43	1	29
Subtotal	9	77
Sales Tax 6%		59
Total	$10	36

EASTSIDE HARDWARE
We fix bad breaks!

Sold by *Tom*
Sold to *S. Smith*

ITEMS		
2 lbs. nails @ $.89	$1	78
4 boxes washers @ $.53	2	12
3 screwdrivers @ $1.98	5	94
Subtotal	9	84
3% Sales Tax		30
Total	$10	14

BEST COPY AVAILABLE

Order Number: D3940

ANSWERS, continued

Page 21:

A.

Actual Value of Land	Actual Value of House	Total Property Value	Total Assessed Value
$7,900	$27,300	$35,200	$15,840
$4,200	$19,340	$23,540	$10,593
$9,960	$57,420	$67,380	$30,321
$15,260	$118,140	$133,400	$60,030

B.

City	Actual Value of Land	Actual Value of House	Total Property Value	Rate	Total Assessed Value
Stoneville	$6,400	$27,900	$34,300	46%	$15,778.00
Largemont	$7,920	$43,500	$51,420	42%	$21,596.40
Fordleigh	$10,480	$67,240	$77,700	38%	$29,526.00
Stagsmore	$12,400	$76,580	$88,980	48%	$42,710.40
Centerview	$4,240	$22,150	$26,390	50%	$13,195.00

Page 22:

		Decimal	Property Tax
A.	1)	.0415	$ 286.35
	2)	.0374	$ 699.38
	3)	.0546	$2,989.35
	4)	.029	$2,550.26
B.	1)	.0415	$ 286.35
	2)	.043	$ 726.70
	3)	.0395	$2,757.10
	4)	.029	$3,393.00
C.	1)	.0415	$ 286.35
	2)	.0367	$ 968.88
	3)	.0284	$2,070.36

Page 23:

A. 1) .01456
2) .01557

B. 1) .0287
2) .026445

C. 1) .019505
2) .019228

D. 1) .01421
2) .013104

E. 1) .015355
2) .015416

F. 1) .012054
2) .013338

Page 24:

1) $871.25
2) $711.90
3) $1,632.00
4) $1,359.60
5) $1,202.50

Page 25:

A. Some of the deductions withheld are federal and state taxes, social security, union dues, medical insurance, and contributions. (There are other possible answers.)

B. If Tom Jones makes a biweekly salary of $379, then his F.I.C.A. tax for a two-week period is 6.65% of $379, or $25.21. His total F.I.C.A. tax for the year is 26 × $25.21, or $655.46.

C. Net pay: $628.35
F.I.C.A.: $66.92

Page 26:

A. 1) $3.33
2) $9.98
3) $13.30
4) $26.60
5) $11.84
6) $16.90
7) $24.41
8) $9.58
9) $13.50

B. 1) $8.65 $449.80
2) $11.31 $588.12
3) $12.97 $674.44
4) $15.76 $819.52
5) $21.62 $1,124.24
6) $6.32 $328.64
7) $27.07 $1,407.64
8) $23.21 $1,206.92

Page 27:

	Contribution Each Pay Period	Tax Withheld Each Year
1)	$19.96	$1,037.92
2)	$20.01	$ 520.26
3)	$23.24	$ 278.88
4)	$19.94	$ 518.44
5)	$19.97	$1,038.44
6)	$19.96	$ 239.52
7)	$23.24	$1,208.48
8)	$19.93	$1,036.36
9)	$20.00	$ 520.00
10)	$20.01	$1,040.52

Page 28:

A.

Name	Union Dues	Contribution to Charity	Medical Insurance	Total
W. Smith	$4.00	$2.00	$6.40	$12.40
R. Jones	0	$4.00	$8.50	$12.50
D. Johnson	$6.40	$5.75	$3.20	$15.35
L. Brown	$3.50	$1.50	0	$ 5.00

B.

	W. Smith	R. Jones	D. Johnson	L. Brown
Regular Weekly Wages	$150	$270	$320	$75
Overtime Pay	$30	$40	0	0
Gross Weekly Wages	$180	$310	$320	$75
Federal Tax Deduction	$29.10	$53.40	$54.10	$13.40
State Tax Deduction	$3.60	$14.32	$8.26	$1.56
Social Security Deduction	$11.04	$19.01	$19.62	$4.60
Total Tax Deductions	$43.74	$86.73	$81.98	$19.56
Total Personal Deductions	$12.40	$12.50	$15.35	$5.00
Total Deductions	$56.14	$99.23	$97.33	$24.56
Take-Home Pay	$123.86	$210.77	$222.67	$50.44

Page 29:

1) $2,016.77
2) $6,409.69
3) $1.10
4) Net pay: $241.90
F.I.C.A.: $22.38
Take-home pay each week: $241.90

BEST COPY AVAILABLE

1989 Form W-4

Department of the Treasury
Internal Revenue Service

Purpose. Complete Form W-4 so that your employer can withhold the correct amount of Federal income tax from your pay.

Exemption From Withholding. Read line 6 of the certificate below to see if you can claim exempt status. If exempt, only complete the certificate; but do not complete lines 4 and 5. No Federal income tax will be withheld from your pay.

Basic Instructions. Employees who are not exempt should complete the Personal Allowances Worksheet. Additional worksheets are provided on page 2 for employees to adjust their withholding allowances based on itemized deductions, adjustments to income, or two-earner/two-job situations. Complete all worksheets that apply to your situation. The worksheets will help you figure the number of withholding allowances you are entitled to claim. However, you may claim fewer allowances than this.

Head of Household. Generally, you may claim head of household filing status on your tax return only if you are unmarried and pay more than 50% of the costs of keeping up a home for yourself and your dependent(s) or other qualifying individuals.

Nonwage Income. If you have a large amount of nonwage income, such as interest or dividends, you should consider making estimated tax payments using Form 1040-ES. Otherwise, you may find that you owe additional tax at the end of the year.

Two-Earner/Two-Jobs. If you have a working spouse or more than one job, figure the total number of allowances you are entitled to claim on all jobs using worksheets from only one Form W-4. This total should be divided among all jobs. Your withholding will usually be most accurate when all allowances are claimed on the W-4 filed for the highest paying job and zero allowances are claimed for the others.

Advance Earned Income Credit. If you are eligible for this credit, you can receive it added to your paycheck throughout the year. For details, obtain Form W-5 from your employer.

Check Your Withholding. After your W-4 takes effect, you can use **Publication 919, Is My Withholding Correct for 1989?,** to see how the dollar amount you are having withheld compares to your estimated total annual tax. Call 1-800-424-3676 (in Hawaii and Alaska, check your local telephone directory) to obtain this publication.

Personal Allowances Worksheet

A Enter "1" for **yourself** if no one else can claim you as a dependent . . . . . A ____

B Enter "1" if: { 1. You are single and have only one job; or
2. You are married, have only one job, and your spouse does not work; or
3. Your wages from a second job or your spouse's wages (or the total of both) are $2,500 or less. } . . . . . B ____

C Enter "1" for your **spouse.** But, you may choose to enter "0" if you are married and have either a working spouse or more than one job (this may help you avoid having too little tax withheld) . . . . . C ____

D Enter number of **dependents** (other than your spouse or yourself) whom you will claim on your tax return . . . . . D ____

E Enter "1" if you will file as a **head of household** on your tax return (see conditions under "Head of Household," above) . . E ____

F Enter "1" if you have at least $1,500 of **child or dependent care expenses** for which you plan to claim a credit . . . . F ____

G Add lines A through F and enter total here . . . . . ▶ G ____

For accuracy, do all worksheets that apply.

- If you plan to **itemize or claim adjustments to income** and want to reduce your withholding, turn to the Deductions and Adjustments Worksheet on page 2.
- If you are **single** and have **more than one job** and your combined earnings from all jobs exceed $25,000 OR if you are **married** and have a **working spouse or more than one job,** and the combined earnings from all jobs exceed $40,000, then turn to the Two-Earner/Two-Job Worksheet on page 2 if you want to avoid having too little tax withheld.
- If **neither** of the above situations applies to you, **stop here** and enter the number from line G on line 4 of Form W-4 below.

---------- **Cut here and give the certificate to your employer. Keep the top portion for your records.** ----------

Form **W-4**
Department of the Treasury
Internal Revenue Service

Employee's Withholding Allowance Certificate

▶ **For Privacy Act and Paperwork Reduction Act Notice, see reverse.**

OMB No 1545-0010
1989

1 Type or print your first name and middle initial | Last name | 2 Your social security number

Home address (number and street or rural route)

City or town, state, and ZIP code

3 Marital Status { ☐ Single ☐ Married
☐ Married, but withhold at higher Single rate.
Note: *If married, but legally separated, or spouse is a nonresident alien, check the Single box.*

4 Total number of allowances you are claiming (from line G above or from the Worksheets on back if they apply) . . . 4

5 Additional amount, if any, you want deducted from each pay . . . . . 5 $

6 I claim exemption from withholding and I certify that I meet **ALL** of the following conditions for exemption:

- Last year I had a right to a refund of **ALL** Federal income tax withheld because I had **NO** tax liability; **AND**
- This year I expect a refund of **ALL** Federal income tax withheld because I expect to have **NO** tax liability; **AND**
- This year if my income exceeds $500 and includes nonwage income, another person cannot claim me as a dependent.

If you meet all of the above conditions, enter the year effective and "EXEMPT" here . . . . ▶ 6 19

7 Are you a full-time student? (**Note:** *Full-time students are not automatically exempt.*) . . . . . 7 ☐ Yes ☐ No

Under penalties of perjury, I certify that I am entitled to the number of withholding allowances claimed on this certificate or entitled to claim exempt status.

Employee's signature ▶ **Date** ▶ , 198

8 Employer's name and address (**Employer:** Complete 8 and 10 **only if sending to IRS**) | 9 Office code (optional) | 10 Employer identification number

BEST COPY AVAILABLE

Deductions and Adjustments Worksheet

Note: *Use this worksheet only if you plan to itemize deductions or claim adjustments to income on your 1989 tax return.*

1	Enter an estimate of your 1989 itemized deductions. These include: qualifying home mortgage interest, 20% of personal interest, charitable contributions, state and local taxes (but not sales taxes), medical expenses in excess of 7.5% of your income, and miscellaneous deductions (most miscellaneous deductions are now deductible only in excess of 2% of your income)	1	$
2	Enter: { $5,200 if married filing jointly or qualifying widow(er) / $4,550 if head of household / $3,100 if single / $2,600 if married filing separately }	2	$
3	**Subtract** line 2 from line 1. If line 2 is greater than line 1, enter zero	3	$
4	Enter an estimate of your 1989 adjustments to income. These include alimony paid and deductible IRA contributions	4	$
5	**Add** lines 3 and 4 and enter the total	5	$
6	Enter an estimate of your 1989 nonwage income (such as dividends or interest income)	6	$
7	**Subtract** line 6 from line 5. Enter the result, but not less than zero	7	$
8	**Divide** the amount on line 7 by $2,000 and enter the result here. Drop any fraction	8	
9	Enter the number from Personal Allowances Worksheet, line G, on page 1	9	
10	**Add** lines 8 and 9 and enter the total here. If you plan to use the Two-Earner/Two-Job Worksheet, also enter the total on line 1, below. Otherwise, **stop here** and enter this total on Form W-4, line 4 on page 1	10	

Two-Earner/Two-Job Worksheet

Note: *Use this worksheet only if the instructions at line G on page 1 direct you here.*

1	Enter the number from line G on page 1 (or from line 10 above if you used the Deductions and Adjustments Worksheet)	1	
2	Find the number in **Table 1** below that applies to the **LOWEST** paying job and enter it here	2	
3	If line 1 is **GREATER THAN OR EQUAL TO** line 2, subtract line 2 from line 1. Enter the result here (if zero, enter "0") and on Form W-4, line 4, on page 1. **DO NOT** use the rest of this worksheet.	3	

Note: *If line 1 is **LESS THAN** line 2, enter "0" on Form W-4, line 4, on page 1. Complete lines 4–9 to calculate the additional dollar withholding necessary to avoid a year-end tax bill.*

4	Enter the number from line 2 of this worksheet	4	
5	Enter the number from line 1 of this worksheet	5	
6	**Subtract** line 5 from line 4	6	
7	Find the amount in **Table 2** below that applies to the **HIGHEST** paying job and enter it here	7	$
8	**Multiply** line 7 by line 6 and enter the result here. This is the additional annual withholding amount needed	8	$
9	Divide line 8 by the number of pay periods each year. (For example, divide by 26 if you are paid every other week.) Enter the result here and on Form W-4, line 5, page 1. This is the additional amount to be withheld from each paycheck	9	$

Table 1: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **LOWEST** paying job are—	Enter on line 2 above	If wages from **LOWEST** paying job are—	Enter on line 2 above
0 - $4,000	0	0 - $4,000	0
4,001 - 8,000	1	4,001 - 8,000	1
8,001 - 18,000	2	8,001 - 13,000	2
18,001 - 21,000	3	13,001 - 15,000	3
21,001 - 23,000	4	15,001 - 19,000	4
23,001 - 25,000	5	19,001 and over	5
25,001 - 27,000	6		
27,001 - 32,000	7		
32,001 - 38,000	8		
38,001 - 42,000	9		
42,001 and over	10		

Table 2: Two-Earner/Two-Job Worksheet

Married Filing Jointly		All Others	
If wages from **HIGHEST** paying job are—	Enter on line 7 above	If wages from **HIGHEST** paying job are—	Enter on line 7 above
0 - $40,000	$300	0 - $23,000	$300
40,001 - 84,000	560	23,001 - 50,000	560
84,001 and over	660	50,001 and over	660

Privacy Act and Paperwork Reduction Act Notice.—We ask for this information to carry out the Internal Revenue laws of the United States. We may give the information to the Department of Justice for civil or criminal litigation and to cities, states, and the District of Columbia for use in administering their tax laws. You are required to give this information to your employer.

The time needed to complete this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping** 46 mins., **Learning about the law or the form** 10 mins., **Preparing the form** 70 mins. If you have comments concerning the accuracy of these time estimates or suggestions for making this form more simple, we would be happy to hear from you. You can write to the **Internal Revenue Service**, Washington, DC 20224, Attention: IRS Reports Clearance Officer, TR:FP; or the **Office of Management and Budget**, Paperwork Reduction Project, Washington, DC 20503.

★ U.S. GPO: 1988-0-206-066

BEST COPY AVAILABLE

UNIT 6 - ON THE JOB

UNIT 6 - ON THE JOB

OBJECTIVES

1. To gain a general knowledge of the Employee Handbook.
   - A. To locate information in the Employee Handbook.
   - B. To explain how the information was found.
2. To understand how Job Performance relates to Advancement.
   - A. To use a chart or diagram to explain the chain of command in the industry.
   - B. To explain the disciplinary procedures for various offenses.
   - C. To compile a list of things that a supervisor looks for in an employee.
3. To compare different types of Decision-Making.
   - A. To evaluate methods of decision-making.
   - B. To experiment with effective decision-making skills.
4. To understand and exercise Initiative.
   - A. To define initiative and given examples of initiative on the job.
   - B. To find out how other people show initiative on the job.
   - C. To evaluate personal initiative.

UNIT 6 - ON THE JOB

CURRICULUM OUTLINE

I. Employee Handbook

A. Students will list items that they think are in the Employee Handbook.

B. Students will use the Table of Contents and Index to determine if these items are in the Employee Handbook.

C. Students will use the Table of Contents to compile a list of questions that might be answered in the Employee Handbook.

D. Students will find the answers to their questions.

II. Job Performance and Advancement

A. Students will work in small groups to compile a chart or diagram to explain the chain of command within the company.

1. Students will report their sources of information.

2. Students will present their chart or diagram to the class.

3. Students will compare charts and sources.

B. Students will compile a list of possible actions which would result in disciplinary procedures.

1. Students will do research to determine the disciplinary action that would be taken by the company in each case.

2. Students will report their sources to the class.

3. Students will report their findings to the class.

C. Students will compile a list of things that a supervisor looks for in an employee.

1. Students will survey supervisors.

2. Students will report their findings to the class.

III. Decision-Making

A. Students will evaluate different methods of decision-making.

B. Students will experiment with effective decision-making skills.

1. Students will determine their individual style of decision-making.

2. Students will use effective decision-making skills.

IV. Initiative

A. Students will write a definition of initiative and give examples.

B. Students will do a survey to find out how other people show initiative on the job.

C. Students will compile a list of characteristics of a person who demonstrates initiative.

1. Students will use this list for a self-evaluation.

V. Vocabulary Log

A. Students will add job related words, abbreviations, and acronyms from this unit to their vocabulary log.

UNIT 6 - ON THE JOB

LESSON PLANS

Lesson 1

1. Work with the entire group to make a list of items which they think are in the Employee Handbook.

2. Look at the Table of Contents to find out what is in the Employee Handbook.

3. Work with the whole group to make a list of questions about topics from the Employee Handbook.

4. The students will work in groups to answer the questions which they listed. Use the contact person to help with any questions which the group could not answer.

Resources: Employee Handbook, Contact Person.

Lesson 2

1. Students will work individually or in small groups to make a chart showing the chain of command in their department. Students in the same department may want to work together.

2. Students will present their chart to the class. If there is any disagreement about the information on the charts, the contact person should provide an adequate explanation.

3. Students will work in small groups to compile a list of things that a supervisor looks for in an employee. Students will work in small groups to write a survey which they will give to their supervisors. A panel of supervisors should be invited to class to discuss this subject after the students compile their lists and complete their surveys.

4. Students should compare their lists to the information provided by the supervisors on the panel and in the survey forms.

Lesson 3

1. Students may work in groups or individually to compile a list of actions which would result in disciplinary procedures. The disciplinary procedure for each action should be researched by the group. If there is any questions about the disciplinary procedures, the Handbook or the contact person should be able to provide an answer.

Lesson 4

1. Use the survey, "How Much Time Do you Spend on Decisions", which is in Job Survival Skills, Educational Design, Inc., page 72. Let each student work on the survey. Then compare responses. There are no right or wrong answers, only differences in people.

2. Use the survey of "Decision-Making Styles" on page 74 in Job Survival Skills, by Educational Design. Have the students complete this survey. Discuss answers which students gave in the survey.

3. Read "Types of Decision Makers" on page 75 of Job Survival Skills. Have the students do the exercise on page 75.

4. Have the students read and discuss pages 77-81 in Job Survival Skills. The students should complete the activities on these pages.

5. Assign pages 82-83 in Job Survival Skills for the students to work on in class. Ask for discussion on these pages. Do not require students to share this information.

Lesson 5

1. Ask students to define "initiative" and give examples of initiative on the job.

2. Have the students compare their examples with the list on page 100 in Job Survival Skills.

3. Use the Interview form on page 102 in Job Survival Skills. Students can interview other students in the class.

4. Have the students complete the survey on page 104 in Job Survival Skills. Ask for discussion when the chart is completed. To get the discussion going, use the following questions:

   Examples: What are your strongest points?
   What are your weakest points?
   How would your boss complete this form about you?

5. Read page 105 in Job Survival Skills and complete the activities on this page.

6. Have each student write a paragraph about a person they know who shows initiative on the job. Give examples of things this person does.

UNIT 6 - ON THE JOB

TEACHER INFORMATION

Lesson 1

1. Familiarize yourself with the employee handbook. It would be best to have a copy for each student.

Lesson 2

1. You will need chart paper or poster paper for the students to make the "chain of command" charts.

2. Invite supervisors to come to the next class to discuss "The things a supervisor looks for in an employee".

Lesson 3

1. Employee Handbook.

Lesson 4

1. Job Survival Skills, Educational Design, Inc.

Lesson 5

1. Job Survival Skills, Educational Design, Inc.

UNIT 7 - CALCULATOR OPERATIONS

UNIT 7 - CALCULATOR OPERATIONS

OBJECTIVES

1. To use the calculator to solve mathematical problems efficiently.

   A. To apply the correct procedures to solve addition, subtraction, multiplication, and division functions of whole numbers.

   B. To apply the correct procedures to solve addition, subtraction, multiplication, and division functions of decimals.

2. To use the calculator to solve mathematical problems that occur on the job.

UNIT 7 - CALCULATOR OPERATIONS

CURRICULUM OUTLINE

I. Students will review basic calculator operations by doing pages 104-110 in Math for the World of Work.

II. Students will list situations at work in which they use a calculator.

   A. Students will list the calculator functions necessary to solve these problems.

   B. Students will work through the packets on "Finding Averages" and "Rounding Off".

III. Students will bring to class examples of the calculations which they must perform on the job.

UNIT 7 - CALCULATOR OPERATIONS

LESSON PLANS

Lesson 1

1. Every student needs to have a calculator for this class. Most students can bring their own. The company may provide some calculators. The teacher should check with the contact person for this unit before beginning the unit.

2. Ask students to demonstrate addition, subtraction, multiplication, and division problems.

3. Students will review basic calculator operations by doing pages 104-110 in Math for the World of Work, by Educational Design, Inc.

Lesson 2

1. Work with the group to make a list of calculator operations which the students use on the job.

2. Use the enclosed packets on "Finding Averages" and "Rounding Off". Make a copy for each student. Ask for student volunteers to demonstrate how to average a group of numbers. A student volunteer may also demonstrate rounding off numbers. Students should work through these packets.

3. Ask the students to bring to class examples of calculations which they must do on the job. These may be done on the job with or without a calculator.

4. Students can demonstrate the calculations which they must do and the forms on which the calculations are recorded. (Save examples of all the forms which are brought to class. More work will be done on these forms in the next unit, Forms.)

UNIT 7 - CALCULATOR OPERATIONS

TEACHER INFORMATION

Lesson 1

1. A calculator is needed for each student.

2. Math for the World of Work, Educational Design, Inc. It will be necessary for each student to have a copy.

Lesson 2

1. Make a copy of "Finding Averages" and "Rounding Off" for each student. These packets are enclosed.

2. Ask the contact person to give you examples of the types of calculations done on the job. You should also ask to see any forms which require calculations. You may want to copy some of these for student practice. You will be more comfortable with the problems and forms which the students bring to class if you see most of this material prior to the class.

FINDING AVERAGES

Find the average of 25, 29, 34, 36

To find the average of a group of numbers, first add the numbers to get the total.

$$\begin{array}{r} {\scriptstyle 2} \\ 25 \\ 29 \\ 34 \\ +36 \\ \hline 124 \end{array}$$

Now divide by four, which is the number of items you added.

$$\begin{array}{r} 31 \\ \hline 4\,\big|\,124 \\ -12 \\ \hline 04 \\ -4 \\ \hline \end{array}$$

To find the average of three numbers, add the numbers. Divide the total of those numbers by 3.

Example:

$$\begin{array}{r} 24 \\ 15 \\ +\ 6 \\ \hline 45 \end{array}$$

Total

$$\begin{array}{r} 15 \\ \hline 3\,\big|\,45 \\ -3 \\ \hline 15 \\ -15 \\ \hline \end{array}$$

Average = 15

Example:

$$\begin{array}{r} 227 \\ 350 \\ +\ 23 \\ \hline 600 \end{array}$$

Total

$$\begin{array}{r} 200 \\ \hline 3\,\big|\,600 \\ -6 \\ \hline 000 \end{array}$$

Average = 200

Find the average.

1. 46
   25
   +25

Average = _____

2. 20
   35
   +26

Average = _____

3. 17
19
+27
Average = _____

4. 32
19
+24
Average = _____

5. 42
36
+21
Average = _____

6. 62
75
41
+26
Average = _____

7. 105
66
85
+116
Average = _____

8. 74
59
20
+83
Average = _____

9. 42
26
55
+ 45
Average = _____

10. 76
45
82
+ 21
Average = _____

Use your calculator to check the problems you have worked.

Finding an Average

When you are finding the average of numbers that have decimals, be sure to keep the decimal points straight when you are adding.

Example:

```
  40.1
   8.6
+105.2
 153.9
```

Now find the average by dividing by 3.

```
   51 3
  ------
3| 153.9
 -15
   3
  -3
    9
   -9
```

When you divide a decimal by a whole number, do not move the decimal point.

```
   51.3
  ------
3| 153.9
 -15
   3
  -3
    9
   -9
```

To place a decimal point in a answer, put it directly above the decimal point in the problem.

Example:

```
  167.20
  168.11
+168.00
  503.31
```

```
   167.77
  -------
3| 503.31
 -3
  20
 -18
   23
  -21
    23
   -21
     21
    -21
```

Finding the Average

Find the average of the numbers in each problem. You may use a calculator.

1. 142.06
   198.00
   + 176.42

   Average _____

2. 307.09
   358.34
   + 312.03

   Average _____

3. 218.48
   296.45
   + 245.69

   Average _____

4. 403.93
   313.76
   + 363.48

   Average _____

5. 762.95
   843.74
   + 824.00

   Average _____

6. 266.43
   219.42
   + 289.08

   Average _____

7. 636.17
   621.92
   + 686.15

   Average _____

8. 279.17
   221.42
   + 218.18

   Average _____

9. 849.22
   827.16
   + 886.43

   Average _____

10. 798.32
    721.60
    + 756.96

    Average _____

Finding the Average

Estimating to decide if the answer is reasonable.

Look at this problem:

```
  24
  28          Average = 32
 +22
```

The student was told to find the average. Is 32 a reasonable answer? No it is not.

Why? 32 is bigger than 28. The average can never be bigger or smaller than the highest or lowest number in the problem.

When you are finding the average you are trying to find the middle of a group of numbers.

Look at these problems. DO NOT work these problems. Circle the problems that have a reasonable answer.

1.
```
  320
  250          Average = 290
 +300
```

2.
```
  154
  196          Average = 157
 +202
```

3.
```
  204
  246          Average = 265
 +282
```

4.
```
   84
   72          Average = 74
 +66
```

5.
```
  326
  339          Average = 336
+ 316
```

6.
```
  427
  282          Average = 343
 +320
```

7.
179
167
+122

Average = 130

8.
290
243
+340

Average = 291

9.
430
268
+400

Average = 400

10.
127
197
+168

Average = 164

Use your calculator to check each problem. If the average is incorrect, write the correct average.

ROUNDING OFF

To find the average on an SPC Chart, you must know how to round off numbers. Example:

In this problem you are told to round off to tens place.	327
1. Look at the number to the right of tens place. If that number is 5 or more, you add 1 ten to tens place. Ones place becomes 0.	327 330
In this problem the number to the right of tens place is less than 5. Change that number to a 0 and do not change the number in tens place.	322 320

Round off these numbers to tens place.

1. 742	2. 386	3. 439	4. 721	5. 626
_____	_____	_____	_____	_____
6. 139	7. 347	8. 454	9. 237	10. 566
_____	_____	_____	_____	_____

ROUNDING OFF

In finding the average on a SPC Chart you must round off to tenths place, which is the first place after the decimal. Look at these examples:

1.	327.<u>4</u>26	1. We are told to round off to tenths place. The 4 is in tenths place.
	327.4<u>2</u>6	2. Look at the number one place to the right of the 4. It is a 2.
	327.4<u>0</u>	3. 2 is less than 5 so we change the 2 to a 0 and we do not change the 4.
	327.4	4. We can drop this 0.
2.	118.<u>5</u>679	1. We are told to round off to tenths place. The 5 is in tenths place.
	118.5<u>6</u>79	2. Look at the number one place to the right of the 5. It is a 6.
	118.<u>60</u>	3. 6 is greater than 5 so we add one tenth to tenths place and change hundredths place to 0.
	118.6	4. We can drop this 0.

Round off to tenths place.

1. 137.863 _____

2. 340.38124 _____

3. 726.57 _____

4. 343.822 _____

5. 296.386 _____

6. 321.815 _____

7. 762.4399 _____

8. 333.8914 _____

9. 425.2334 _____

10. 764.2199 _____

11. 9665.4387 _____

12. 327.338 _____

UNIT 8 - COMPANY FORMS

UNIT 8 - COMPANY FORMS

OBJECTIVES

1. To explain the purpose of different forms.
2. To complete different types of forms.
3. To describe cause and effect relevant to different forms.
4. To compile a vocabulary list from forms used in the company.

UNIT 8 - COMPANY FORMS

CURRICULUM OUTLINE

I. Students will bring forms which they use on the job to class.

   A. Students will determine the purpose of each form.

II. Students will work in groups to complete different types of forms.

III. Students will explain cause and effect relationships (relevant to forms) from the point of view of different departments. (Example: If one department fails to fill out part C on Form X correctly, what will happen?)

IV. Students will compile a vocabulary list of words, abbreviations, and acronyms from the forms brought to class.

   A. Students will define each word on the list and give an explanation of the abbreviations and acronyms.

UNIT 8 - COMPANY FORMS

LESSON PLANS

Lesson 1

1. Students should be asked to bring to class examples of forms which they use on the job. The forms collected in the previous unit on Calculator Operations can be used.

2. Students will explain how each form is used.

Lesson 2

1. The teacher will work through the packets about particular company forms with the students (Packets must be developed for each industry). This may take several lessons.

Lesson 3

1. Student will compile a list of words, abbreviations, and acronyms from the forms which they have been studying. They will give the meaning of each of these terms and add them to their vocabulary list.

UNIT 8 - COMPANY FORMS

TEACHER INFORMATION

Lesson 1

1. Ask the contact person for the forms which the company feels are the most important to work on in class. Familiarize yourself with these forms so you will be more comfortable when the students bring in the forms they use.

Lesson 2

1. If we "plugged" these units into the industry that you are working with, you will have a packet enclosed with this unit. If you are "plugging in" these units yourself, you will need to make a packet of forms used on the job. Work through the following process for each type of form. It will probably be necessary to ask the contact person to help you by providing forms, writing scenarios,and "mocking up" information on the forms.

   A. First, give an example of the form filled out correctly.

   B. Second, give a sample form with some mistakes. You may have to write scenarios to accompany the form so the student can distinguish the mistakes.

   C. Third, give the students adequate information to fill out a blank form.

UNIT 9 - COMPUTER BASICS

UNIT 9 - COMPUTER BASICS

OBJECTIVES

1. To review the steps leading to the development of the computer.

2. To name and give the function of the physical parts of the computer.

3. To name and give the function of the logical parts of the computer.

4. Review computer programs presently being used by the company.

UNIT 9 - COMPUTER BASICS

CURRICULUM OUTLINE

1. Students will list facts which they know about the history of computers.

2. Students will make a list of questions about the history of computers.

   A. Students will do research to find the answers to these questions, giving their sources and telling how they found the information.

      Resources: Any current encyclopedia.

3. Students will compile a list of vocabulary words that are related in any way to computers.

   A. Students will find the meanings of these words.

      Resources: "Remember, People Can Think, Computers Can't", packet enclosed, Starter Diskette, IBM.

4. All students will work through the Starter Diskette from IBM, or a similar introductory program if the company does not use IBM.

5. Students will visit locations where computers are used in the company for demonstrations and "hands on" experience.

UNIT 9 - COMPUTER BASICS

LESSON PLANS

Lesson 1

1. Work with the entire class to make a list of facts about the history of computers. List these facts on the board or overhead.

2. Have the students make a list of questions about the history of computers. Students will do research to find the answers to these questions. They will report their sources and explain how they found the answers. If they do not volunteer questions, ask them to make a chronological list of 10 facts about the development of the computer. They may use any resources available.

   Resources:
   1. Any up-to-date encyclopedia.
   2. Any books already available in the regular adult education program.
   3. Starter Diskette (IBM)
   4. "People Can Think, Computers Can't", packet enclosed.

Lesson 2

1. Work with the entire group to compile a list of vocabulary words that are related in any way to computers. Students might compile lists in small groups first, then make a list of all the words for the class.

2. Students will add these words to their vocabulary list and find the meaning of each. They may use the same sources that they used in Lesson 1.

Lesson 3

1. All students will work through the Starter Diskette (IBM), or other introductory diskette appropriate for the type of computers used in the company. It will be necessary to have computer availability for this class. If this is not possible, go on to Lesson 4.

Lesson 4

1. The student will visit sites in the company where computers are being used. Demonstrations of the programs being used should be given at each site. If any of the students in the class are already using computers, they could demonstrate the programs they use.

2. If possible, the students should be given the opportunity to have some "hands on" experience using the programs demonstrated.

UNIT 9 - COMPUTER BASICS

TEACHER INFORMATION

Lesson 1

1. A. Up-to-date encyclopedia.
   B. Any books already available in your adult education program.
   C. Starter Diskette (IBM)
   D. "People Can Think, Computers Can't", packet enclosed.

Lesson 2

1. A vocabulary list is available in "People Can Think, Computers Can't".

2. Check with the contact person if there is any question about the meaning of a word.

Lesson 3

1. Computer availability is necessary for this class. Students may share computers. Check with the contact person ahead of time to see if this will be possible. Give the contact person plenty of time to make the necessary arrangements. The Starter Diskette (IBM) is an excellent introduction and explanation of the computer. If the company uses IBM, they should have some starter diskettes. They come with each new computer. If the company uses another brand of computers, check with the contact person to see if an introductory diskette is available.

Lesson 4

1. The teacher should talk with the contact person for this unit a week or two prior to this class. Ask the contact person to arrange visits to several sites within the company where computers are being used.

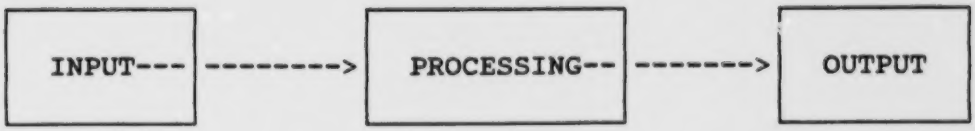
2. If possible, the students should be given the opportunity to have some "hands on" experience using the programs demonstrated.

REMEMBER:

PEOPLE CAN THINK.

COMPUTERS CAN'T!

HOW DOES YOUR COMPUTER WORK?

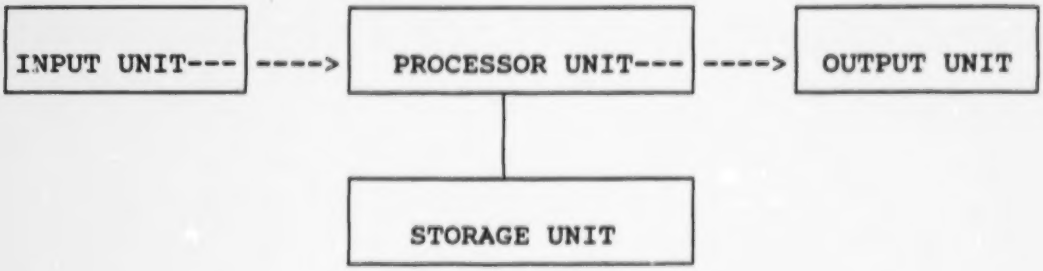


Input: Information entered into the computer usually through a keyboard.

Processing: Interprets instructions and controls their execution; also performs all calculations.

Output: Provides results or answers.

PARTS OF A COMPUTER



Input Unit: The keyboard puts information into the computer.

Processor Unit: The disk drive selects instructions from the memory and directs the operations and calculations.

Storage Unit: The computer's memory stores information on disks and in the hard drive. This unit stores both information and instructions until needed.

Output Unit: This includes automatic typewriters, printers, and television screens (also called monitors) which give results and answers.

COMPUTER VOCABULARY

Data base: A collection of information stored in a computer. The data are recorded on a magnetic disk unit.

Hardware: Refers to the physical parts, such as the electronic, magnetic, and mechanical devices that make up a computer system.

Microprocessor: A miniature electronic device consisting of thousands of transistors and circuits on a silicon chip.

Monitor: A TV screen on which a computer displays data as it is entered from the keyboard. It can also show the results of processing if the software contains a print or display option.

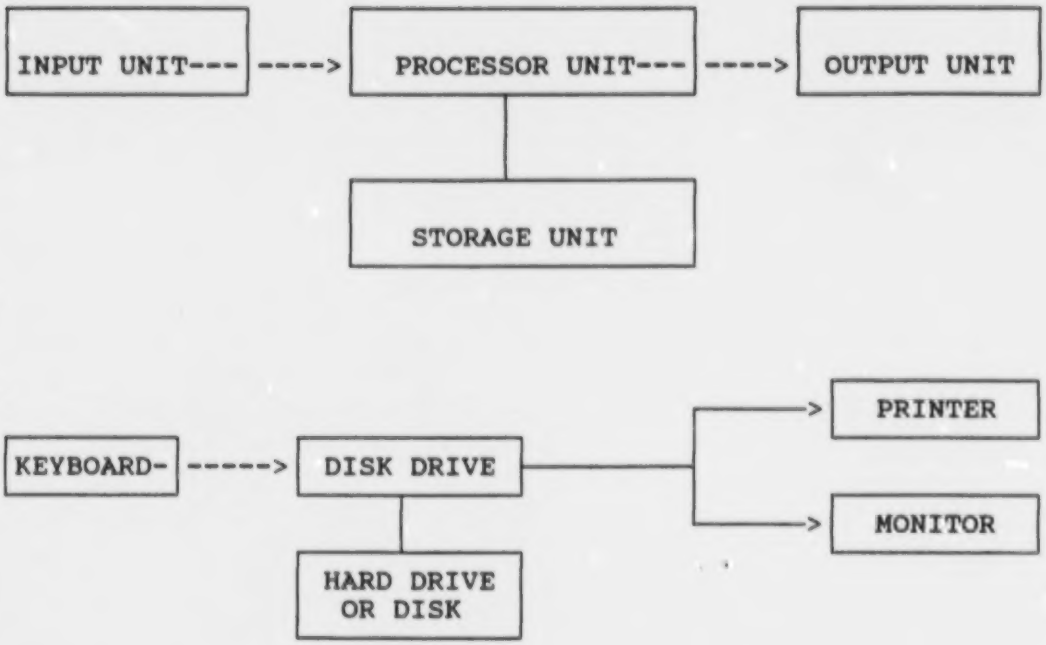
Network: A system consisting of two or more computers connected by high-speed communication lines.

Program: A set of instructions to be carried out by a computer to solve a problem.

Software: Refers to the programs used by a computer to perform a desired task.

Terminal: Any device connected to a computer for remote input or output of data.

THE MICROCOMPUTER



COMPUTERS TODAY

Computers are usually grouped in three types according to their memory capacity - the amount of data they can store and use. Computers with more memory are usually bigger, faster, and more powerful and are also more expensive to buy and operate.

MAINFRAME COMPUTER A mainframe computer may fill up a room and cost a million dollars or more. It is used for storing and processing the large amounts of data needed to control the flight of the Space Shuttle or the operations of a government, a university, or a big business. Mainframes can communicate with other computers located at a distance. (This is called data communication). They can be used by many people at once to do different jobs. (This is called time sharing). This is done through a machine called a terminal, connected to the computer by a telephone line.

MINICOMPUTER A minicomputer is about the size of a refrigerator and cost $10,000 or more. Minicomputers are used in scientific operations that do not require enormous amounts of data and by banks and small businesses to keep track of customers, employees, and accounts.

MICROCOMPUTERS Most microcomputers can fit on a desk top. They range in price from about $500 to about $5,000. They have enough memory to work out a family budget, figure income taxes, teach a lesson, keep accounts for a small business, or play a game. Microcomputers (and minicomputers) can communicate with mainframes, but most can be used by only one person at a time.

THE PARTS OF A COMPUTER

The **keyboard**, which looks very similar to that of a typewriter, is used to key-enter data from source documents. On those machines having a separate numeric keypad along with the typewriter style keyboard, the operators have a choice. They may strike a digit from the numeric keypad or from the top row of digits on the keyboard itself.

The **monitor** or **CRT** (cathode ray tube) is simply a television screen upon which the computer displays the data as it is key-entered into the computer. The monitor can also display the results of processing if the software contains a print or display option. The user can either print the results on an attached printer, or display them on the monitor.

The **disk drive** is a small box into which a diskette is inserted and which will read or write data from or to the diskette. A **diskette**, often referred to as a floppy disk, is a thin, flexible, plastic surface covered with a thin coat of iron oxide. During the reading process, data is copied from the diskette into the computer memory. Thus, after data is read from the diskette, it is contained in both computer memory and on the diskette.

The **printer** prints the information on paper when instructed to do so by the computer. A printed report or form is sometimes referred to as **hard copy**. Usually the operator can instruct the computer to save data or results on the diskette. Then the operator can obtain hard copy at a later date.

COMPUTER KEYBOARD

UNIT 10 - PROBLEM SOLVING

UNIT 10 - PROBLEM SOLVING

OBJECTIVES

1. To analyze problems using various strategies.

   A. To evaluate type of choices
   B. To determine range of possibilities
   C. To think through directions
   D. To analyze patterns of behaviors and events
   E. Determine relevant information

2. To use problem solving methods

   A. Solve problems using cause and effect
   B. Solve problems using the "5-step" method

Resources

Thinking Tools, Curtis Miles and Jane Rauton
H & H Publishing Co., Inc.
Clearwater, FL 34625
(813) 442-7760

Thinking Critically, John Chaffee
Houghton Mifflin Co.
One Beacon Street
Boston, MA 02108

UNIT 10 - PROBLEM SOLVING

CURRICULUM OUTLINE

1. Analyzing Problems using various strategies

   A. Students will analyze problems by evaluating the type of choices.
   B. Students will determine the range of possible alternatives exist for the solution to problems.
   C. Students will develop and follow directions with accuracy.
   D. Students will analyze patterns of behaviors and events to facilitate problem solving.
   E. Students will ascertain the relevant information for solving problems.

2. Using problem solving methods.

   A. Students will use cause and effect to solve problems.
   B. Students will use the 5-Step Method to solve problems.

UNIT 10 - PROBLEM SOLVING

LESSON PLANS

Lesson 1 - Types of Choices

1. Ask students to:
   -list 5 choices you have made in the last 24 hours.
   -list 5 significant choices you have made in the last week.
   -list 5 important choices you have made in the past year.
   -estimate the number of choices you have made over the past year or 365 days.
2. Go around to each student and ask them to read a choice they in made in the past day, week, year.
3. Also ask them how many choices they thought they made in the past year. Write the numbers on the board or easel.
4. Discuss the concept that making a choice is solving a problem. So the average number of problems solved by each person is _____ (the average of the number of responses given for #3). This should be a very large number.
5. Write the 3 types of choices either across the top of a board or on 3 separate piece of easel paper.
   Impulsive choices
   Habitual choices
   Systematic choices
6. Lead the group in a discussion to define each one. Write a brief definition for each so the students can refer to. Make the point that all three are appropriate types of choices to make as long as they match the situation. for example ask the class - What type of choice is deciding to marry someone? Some may say they made the decision on an impulse but most will say systematic. Ask - could is ever be a habitual choice? Why or why not? Ask the group to discuss the advantages and disadvantages of using each type of choice for this situation - deciding to marry someone.
7. Ask each student to decide what type of choices they listed for #1.
8. Ask each student to find one of each type in their list and write one of each under the appropriate heading on the board or easel paper from #5.
9. Lead students in a discussion about their choices. Ask questions such as: Why did you put the choices under the headings that you did? Could a choice be two or more different types of choices? Why or why not? Pick one of their choices to discuss the different types of choice it could be. A good example that usually is listed is buying a car. Ask them to discuss why using a systematic method of buying a car would be the best type of choice to use.
10. Lead them through a brainstorming session on why systematic things would they consider for buying a car.

11. Ask the group how many of the choices they listed as systematic choices were also on their list for the choices they had made in the last year. Point out that usually the major decisions (the ones remembered over a year) are usually systematic choices.

Lesson 2 - Range of Possibilities

1. Explain to the group that another helpful way to analyze a problem to help us solve it other than deciding the best type of choice to make is to determine if the answer to the problem has **few** or **many** alternatives.
2. Divide the group into groups of 5 or less. Ask each group to use their choices list they prepared for Lesson 1. Tell them to write the work FEW or MANY at the top of two easel pieces of paper. Then tell them to share their list of choices with one another and determine which choices from the lists have few or many possible solutions. For example, one choice they may have made in the last day was - Which type of cereal to buy at the store? Ask them if this question has few or many answers. Or the question - Should I go out tonight or stay home? - is a good example of few choices.
3. Have each group share with the entire group their lists of few and many answered choices. Lead a discussion on why there were few or many answered choices. Explain to them that analyzing a problem by asking - Do I have few choices or many? - helps gain a perspective on the scope of possible solutions.

Lesson 3 - Thinks through Directions

1. Lead the group in a discussion using the following type of questions:
   - What problems do you solve or what tasks do you perform at work that you need to be able to follow directions?
   - What happens when you do not follow directions?
   - What happens if you skip a step in the directions?
2. Ask each student to write the directions for making a peanut butter and jelly sandwich.
3. Divide the class in pairs. Tell them that one of the pairs will read the directions and one will follow the directions given step by step. (Enough small jars of peanut butter and jelly will need to be supplied for each pair will have a set along with knife and two pieces of bread).
4. When they are finished, ask them to discuss what happened. Were they all able to complete the task? If no, why not? Were there any problems? Were all the steps given in the directions? Which ones were missing? Did the directions given slow down the task? If yes, how? Does this exercise remind you of any situation that has occurred at work? Tell use about it.

5. Ask each pair to rewrite the directions so that they may be easier to follow.

Lesson 4 - Analyzing Patterns in Behaviors and Events

1. Lead the group in a discussion about patterns of behaviors and events. Discuss how patterns are used to judge, predict, and identify people and events. Analyzing patterns can help one solve problems and predict outcomes. Ask the students to come up with examples of patterns and discuss predicted outcomes for those patterns.

2. Ask students to:
   a. List four patterns that occur at work.
   b. List four of your work patterns.
   c. List four of your personal patterns.
   Write the words PATTERNS and PREDICTIONS on the board and read the words to the students.
3. Ask students to make 3 predictions based on the patterns occurring at work, their work patterns, and personal patterns.
4. Lead the group in a discussion about the patterns and predictions. Ask students to share their patterns and predictions. Write their patterns under the work PATTERN and their predictions under the word PREDICTION on the board.
5. Give students a copy of "One Day in the Life of Jim Sweat". Read the story aloud to them as they read along silently. At each paragraph, give the paragraph number so they can keep up.
6. Ask students the following questions:
   a. What patterns do you find in what Jim says?
   b. What patterns do yo find in what Jim does and does not do?
   c. How do the patterns of Jim's actions match the patterns of his words?
   d. Predict Jim Sweat's future. List 4 possible outcomes for Jim Sweat's life in the next 3 years.

Lesson 5 - Determining Relevant Information

1. Present the following dilemma to the group:

   You are driving home from work and you notice that your gas gauge in on "empty". Your home is 8 miles from the nearest gas station. Should you stop on your way home for gas or wait until the morning? The following are influences on your decision. Determine which of these influences are most relevant to the situation. (Read them to the group.)

a. The gas station may not be opened early in the morning.
b. Your gas gauge is not always accurate.
c. You are late for dinner.
d. You need a pack of cigarettes.
e. Maybe you can ride with a neighbor tomorrow.
f. You have to lead an important meeting early tomorrow.

Write "A-G" on the board or easel paper. give this list also as a handout. Ask students to write the list of influences from the most relevant to the least relevant information needed to make a decision. (If the group has very low reading and writing skills, divide them into small groups or pairs to do this exercise.)
Lead the group in a discussion abut their order of relevant information.

2. Break the students into groups of 3-4. Give them the following information:

You have just reported to work on Monday morning. Your supervisor has told you that your organization's goal is to cut waste by 5% over the next week. your work group must meet this goal. As you begin your day the following events occur. How will you attend to these events based on the organization goals for the week? Give students a copy of "A-E" below and each to them.

a. A co-worker has a personal problem that is distracting him from his work and says only you can help him with it.
b. The scale used to weigh material including waste is broken. The scale is your responsibility.
c. a new employee benefits package is delivered to you to choose new benefits by week's end.
d. You receive your production record for last week and it shows you are down.
e. Your spouse calls and tells you your child is sick and asks if you can stay home this time with the sick child.

Read "A-E" to students. Ask each person to underline key words in each event that will help them decide how to handle these events. Discuss the words they underlined. What are they? Why are they key words? Have each group write some of the key words on provided easel paper for each lettered event.

Lesson 6 - Cause and Effect

1. Discuss with students cause and effect relationships. Discuss how one can predict an effect by knowing the cause - Cause->Effect (write this on the boards - or analyze the cause if the outcome or effect is known - Cause<-Effect (write this on the board).

2. Read the following story to the students. Give them a handout of this so they can follow along. Make sure their copies do not have the underline words.

* George wanted to be at the new factory early to apply for a job. It was about to start up and was hiring all new employees. Everyone George knew was applying for a job.
* He overslept <u>because</u> his alarm did not go off.
* <u>Therefore</u> he started out 30 minutes later than he had planned.
* <u>So</u> he drove very fast to make up for lost time.
* <u>As a result</u> a policeman stopped him and gave him a ticket. That added another 15 minutes.
* <u>Consequently</u>, he got to the factory long after the personnel office opened for new applicants. An enormous number of people had shown up to apply for the openings.
* <u>Therefore</u>, he had to park so far from the factory that it took him another 15 minutes to walk there.
* <u>Thus</u>, even though he rushed, he had to wait at the end of a long line to get to see a personnel representative.
* <u>Because</u> he was rushing he did not notice that he was supposed to pick up an application form at the front door.
* <u>So</u>, when he finally got to the personnel person, he was told to fill out the application form first.
* <u>Therefore</u>, George had to fill out the application and get back into the long line again.
* By the time he got up to the personnel representative she had gone to lunch and would not return until 1:15.
* <u>As a consequence</u>, George realized that since he had to be at his current job as a truck driver at 2:00 he could not possibly wait.
* <u>Because</u> he did not complete the application process he decided not to apply for the new job with higher pay.
* <u>So</u> he worked a great deal of overtime to make more money.
* But all the overtime made him very tired.
* <u>As a result</u> of his tiredness, George had an accident and broke his neck.

3. Ask the group the following questions:
   a. Did the policeman cause George to break his neck by making him later for applying for the new job opening? Why or why not?
   b. did the alarm clock cause George to break his neck by making him start out late? Why or why not?
   c. Did the personnel representative cause George to break his neck by going to lunch when George wanted to apply? Why or why not?
   d. What did cause George to break his neck? Why?
      Answer: He broke his neck as a result of the accident.

e. What contributed to George's break his neck?
Answer: In addition to his tiredness, working overtime, not applying for the job, being stopped for speeding, oversleeping, and dozens of thing not known.

f. What does this tell you about cause-and-effect thinking?
Answer: There may be multiple causes or contributing factors that create a chain of events.

4. Ask the group to underline all of the key words yo can find that tell you that there is a chain of events occurring in the story about George. Go around the room and ask students to contribute their key words. Write them on the board. Then ask the students to write the key words.
5. Ask the group to discuss the following sets of situations and determine if each one could be a cause-and-effect situation.

Smoking : Lung Cancer
Smaller babies : Pregnant mothers who smoke
Buying fire insurance : Protection from fire
Eating rich food late at night : Restless sleep
A college degree : Success
Drinking diet sodas : Skinny body
Lack of rest and a poor diet : Less body resistance to illness
Hard work : Reward
Buying a home computer : Job promotion
Chronic illness : Heavy absenteeism
Heavy traffic : Auto accidents

<u>Lesson 7 - Using the 5-Step Method</u>

1. Discuss each step in the 5-Step Method.
Step One - What is the problem?
Step Two - What are the alternatives?
Step Three - What are the advantages and/or disadvantages of each alternative?
Step Four - What is the Solution?
Step Five - How well is the solution working?
2. Write each step on the board.
3. Ask each student to write down one problem he or she would like to solve.
4. Ask students to work through steps one, two and three by writing down their thought for each one.
5. Student should write down any solution they come to using steps one, two and three.
6. Ask students to write out an action plan for how they will try out the solution and determine if it works.

UNIT 10 - PROBLEM SOLVING

TEACHER INFORMATION

Lesson 1

1. For additional information see Chapter 1 of Thinking Tools text.

Lesson 2

1. For additional information see Chapter 1 of Thinking Tools text.

Lesson 3

1. For additional information see Chapter 2 of Thinking Tools text.

Lesson 4

1. For additional information see Chapter 3 of Thinking Tools text.

Lesson 5

1. For additional information see Chapter 6 of Thinking Tools text.

Lesson 6

1. For additional information see Chapter 4 of Thinking Tools text.

Lesson 7

1. For additional information see Chapter 3 of Thinking Critically.

One Day In The Life Of Jim Sweat

Here is Jim Sweat — a student, husband, father, and worker. He is not like most college students, but he is like some of them. As you read about one day in his life, look for patterns.

A few minutes after 7 a.m., Jim's wife, who has just come home from the hospital on third shift as a nurse's aide, wakes him up. He growls, "It can't be time to get up!" and rolls over for another 20 minutes of sleep. She goes into the kitchen to fix breakfast. He knows she will come back to check on him after she gets their 5-year-old son up, and Jim will still have time to make it to school.

When Jim finally stumbles out of bed, his son is crying because he does not have Lucky Struck cereal. Jim roars, "Cut that wailing out — you ought to be glad to get fed! Eggs are better for you anyway!" The boy sniffles and eats toast.

Things are quiet at the breakfast table until his wife hesitantly says that the used car he bought her was scratched in the parking lot while she was working. He says, "If you are going to let that happen to a nice car, you'd better ride to work with Martha across the street! I need the car anyway."

Just after that Jim gets up, says "Love ya," to his wife and son, and drives to school.

Jim's first class concerns electronics theory, and he has not read the assignment. He tries to bluff his way through a class discussion, but he can tell the instructor is not impressed.

He decides not to go to his afternoon classes because he has not studied or done his homework. The classes are boring anyway. Jim does not feel like studying for tomorrow's tests either. He thinks about going home but decides that his wife will probably have a friend over or be sleeping. It is a long trip, anyway.

BEST COPY AVAILABLE

UNIT 12 - HANDWRITING

UNIT 12 - HANDWRITING

OBJECTIVES

1. To accurately form manuscript letters.
2. To accurately form all numerals.
3. To accurately form cursive letters.

UNIT 12 - HANDWRITING

CURRICULUM OUTLINE

1. Write lower case letters b, h, f, d, g, c, manuscript form.
2. Write letters l, k, j, p, n, m.
3. Write letters t, r, s, v, w, y.
4. Write letters a, e, i, o, u.
5. Write letters x, z, q. Recognition of tall letters, short letters, and special letters. (Pg. 51 TMSBI)
6. Writing words, (practice), all alphabet.
7. Write capital letters A, B, C, D, E, F, and make proper nouns pg. 52.
8. Write letters G, H, I, J, K, L, and more proper nouns.
9. Write letters M, N, O, P, Q, R, and write proper nouns.
10. Write letters S, T< U, V, W, Y and write proper nouns.
11. Write in notebook proper names pg. 57. (SB)
12. Write letters X and Z pg. 58-61. Use pages to practice all letters. (SB)
13. Writing numbers. Use pg. 66, 67 for practice. (SB)
14. Review all letters and numbers, practice, copy and dictate. (Discuss pgs. 4, 5 TCW)
15. Introduction to cursive writing. Write letters e, i, u, t. Use pages from The Laubach Way to Cursive Writing. Write each letter twice. Practice sheets 2, 3. (CW)
16. Write letters j, p, s, r. Use pg. 4-7. (CW)
17. Write letters c, a, d, g, q. Use pg. 8-13. (CW)
18. Write letters n, m, x, y, z. Use pg. 14-19. (CW)
19. Write letters l, f, h, k. Use pg. 20-25. (CW)
20. Write letters o, w, v, b. Use pg. 26-35. (CW)
21. Write cursive, capital letters C, A. E, O Q, P, R. B, T. F. Use pages 36-43. (CW)

22. Write letters N, M. K. H, L, D, J. I, S, G. Use pg. 44-53. (CW)

23. Write letters U, V, W< X, Y, Z. Use pgs. 54-57. (CW)

24. Practice letters. Dictate stories, complete pgs. 58-64.(CW)

25. Practice all forms necessary for job performance. Dictation of real life situations using job specific forms.

KEY

TMSBI - Teacher's Manual Skill Book I (Laubach)

SB - Skill Book I - Laubach Way to Reading

CW - Cursive Writing. The Laubach Way to Cursive Writing

TCW - Teacher's Laubach Way to Cursive Writing

UNIT 12 - HANDWRITING

LESSON PLANS

1. The teacher will introduce the unit on a very positive note. Discuss writing habits with students. What are some things that cause handwriting to be illegible: Writing in a hurry, under stress. These situations can cause poor handwriting habits to form. Student must want to form new habits of improved handwriting. Habits will be formed by practicing again and again until the new habit is formed.

2. The teacher should read pg. 2-5 (TCW) and page 14 in (TMSBI).

3. Give each student a copy of the proposed lessons. Briefly discuss lessons with them. Let them know they will be writing in manuscript (printing) and cursive. Numerals will also be demonstrated and much practice will be done in all areas. Give a basic description of the formation of the letters in cursive and manuscript.

4. Discuss position of paper for left and right handed students. Discuss correct placement of fingers on pencil. Teach read pg. 24 (TMSBI) and pg. 2-3, Improving your Handwriting.

5. Begin a demonstration of the lower case manuscript letters b, h, f, d, g, and c. Notice that letters formed in a similar manner are worked with in groups. When demonstrating letters, write each letter twice. Use chart in front of student. Discuss the beginning part of each letter. Mention that this method of handwriting teaches students to pick up pencil from paper as little as possible.

6. Discuss lined paper. Identify the upper, middle and bottom guidelines on practice paper.

7. Write all letter twice. Have student write all letters twice. Give student practice paper with letters printed correctly on paper. Have student practice as much as he feels necessary for each letter. Follow basic procedure for each letter of the alphabet through #12 on Curriculum Outline page.

8. Using page 66 (SB) as your guide, write each numeral twice for students. Have them practice as much as they feel they need.

9. For Review, #12 on Curriculum Outline page, write all caps and lower case manuscript letters. Write all numbers. Practice numbers on pg. 67 (SB). Dictate story on pg. 63 (SB).

10. Introduce cursive writing. Review and discuss pages 4 and 5 in (CW). Use same procedure for demonstrating letters as before. Continue this procedure through #23 on Curriculum Outline page.

11. Practice all letters. Dictate stories. Have students evaluate his own handwriting. Circle all errors on the dictation. Check to see if there are certain letters that are always a problem. Practice troublesome letters.

12. Use pg. 16, 17, 18, 35, 41, 49, 51, 57, 58, 59, 64 for additional information to use as teacher feels necessary. (Improving Your Handwriting)

13. Final Practice should include several methods of using the new handwriting skills students have learned.

    A. Use all forms necessary for the job. Dictate actual situations to students using these forms.

    B. If orders are taken by phone using forms, record phone conversations for student practice.

    C. Try to duplicate actual job situation as nearly as possible with proper time and place considered when writing on job specific forms.

    D. Duplicate job specific information that needs to be transferred from one place to another. Use this mock information for student practice.

14. On completion of courses, ask about habits. Have you changed bad handwriting for better habits? Will you be able to use these handwriting skills when time is short and stress is great? Practice as often as possible to make this new habit a permanent one.

15. The handwriting unit is not divided into each specific lesson. The time allocated for this handwriting lesson will determine how much material will be covered in each lesson. A minimum time of 15-20 minutes is required to properly introduce 5 to 6 letters. If concentrated practice time is necessary for student improvement, a minimum of 45 minutes to one hour is necessary for each lesson.

UNIT 13 - WRITING ON THE JOB

UNIT 13 - WRITING ON THE JOB

OBJECTIVES

1. To compile a list of the job-related vocabulary and clearly define and spell each word.
2. To capitalize proper nouns and the first word in each sentence.
3. To use correct punctuation.
4. To report information in complete sentences.
5. To use verbs correctly in speaking and writing.
6. To transfer information accurately.
7. To recognize the difference between fact and opinion.
8. To write information in correct sequence.

UNIT 13 - WRITING ON THE JOB

OUTLINE

1. Students will identify and list job related vocabulary words.

2. Students will define these words as they relate to their job.

3. Students will be expected to recognize the vocabulary words in specific assignments.

4. Students will review basic capitalization rules.

5. Students will apply capitalization rules in sentences.

6. Students will review rules of punctuation.

7. Students will use the following punctuation marks in sentences: periods, question marks, exclamation points, commas, and quotation marks.

8. Students will review and identify the 4 kinds of sentences.

9. Students will learn to recognize fragment and run-on sentences.

10. Students will review verbs, verb tenses, regular verbs, and irregular verbs.

11. Students will identify singular and plural subjects and verbs and will use each correctly in sentences.

12. Students will practice recording telephone information correctly.

13. Students will use information from class discussions to differentiate between statements that are facts from statements that are opinions.

14. Students will use sequencing to put information in order.

OBJECTIVE 1 - JOB RELATED VOCABULARY

LESSON 1

1. Students will use brainstorming to identify vocabulary words relating to their specific job. These vocabulary words will come from all areas of their work. They will need to record words from such things as time sheets and all company forms that are used throughout the day. Make sure all words are spelled correctly.

2. Working in small groups, the student will define each word as it relates to their job.

3. The student will use the vocabulary words in an exercise. The exercise should be chosen from all company forms and reading material that relates to his job. A reading exercise, using these vocabulary words, may be necessary for the student to learn to recognize and spell these words correctly.

TEACHER INFORMATION

1. You will need to gather vocabulary words from all sources available. Once these words are identified you will need to compare your list with those the students have recorded.

2. Work with your resource person in formulating the definitions of the vocabulary words. Make sure your student's definition of the words match those of your contact person.

3. Collect forms, reading materials, etc. that use these vocabulary words, if applicable. If the student uses these words in paragraph form, you will want to collect all reading material you feel necessary to achieve this objective. Have the students underline the vocabulary words as he finds them in the paragraph.

OBJECTIVE 2 - CAPITALIZATION RULES

LESSON 1

Discuss the use of capital letters. List these rules on the board or write on an overhead projector. Hand out copies of these rules to each student. Let them follow along with you as you discuss some of the many rules for using capital letters. As you read the rules and the examples you might ask the student to give you an example also. You can write their answers on the board or overhead along with the original examples. These capitalization rules below have been selected for study because of the frequency of their use.

LESSON 2

Use various exercise on capitalization to reinforce this study. Individualize the exercise to meet each student's needs.

TEACHER INFORMATION

Lesson 1 - Prepare a copy for each student of the rules for capital letters, Language Skil Book, page 2, Steck-Vaughn Company.

Lesson 2 - Select as many exercise as necessary to master capitalization. Use Learning our Language, Book 1, by Jewel Varnado, page 10-25 to choose appropriate exercise for needed skills.

RULES FOR CAPITALIZATION

1. Every sentence must begin with a capital letter.
   Example: The new girl went to her desk.

2. The title that goes before a person's name should begin with a capital letter.
   Example: Doctor Thomas met with Captain Franklin yesterday.

3. The names of people, any initial, and the word "I" begins with a capital letter.
   Example:
   A. Sam and John work for Fred.
   B. John L. Anderson worked for the F. L. Higgins Company for many years.
   C. You and I should represent the company at the next meeting.

4. The names of specific places like towns, cities, rivers, oceans, mountains, streets, and roads begin with capital letters.
   Example:
   A. Send the invoice to Fredicksburg, Mississippi.
   B. We cross the Pee Dee River on the way to the Atlantic Ocean.
   C. The payment should be sent to 306 South Sawyer Street.

5. All days of the week, months of the year, and holidays are capitalized.
   Example:
   A. Saturday, May 19, the last shipment will be sent to Jamestown.
   B. We will be off work for two days at Christmas.

6. The first word and important words in the greeting of a letter but only the first word of the closing of a letter should be capitalized.
   Example:
   A. Dear George
   B. My dear Susan
   C. Yours truly
   D. Sincerely yours

7. The first word of a direct quotation is capitalized.
   Example: "Lets check on that last payment," said Mr. Smith.

OBJECTIVE 3 - PUNCTUATION MARKS

LESSON 1

There are several punctuation marks that are used in writing sentences. There are four punctuation marks that are used more often than some of the others. Ask students to name the ones they think are most used. They are: 1) period, 2) question mark, 3) comma, and 4) exclamation mark. Some other punctuation marks are: semicolons, colons, quotation marks, apostrophes, and hyphens. These are not used as often as the first ones listed.

Discuss **periods**.

RULE: A period is used at the end of a telling sentence and a directing sentence. Review the difference if necessary. Periods are also used after an abbreviation and after initials.

Examples:
A. Telling - We often have new people in our office.
B. Directing - Fill out your time card at the end of the day.
C. Abbreviations - Mon. and Tues. are abbreviations for Monday and Tuesday. J. L. Hannah owns that business.

RULE: A **question mark** is used after an asking sentence.

Example: When will our play checks be here?

RULE: An **exclamation point** is used at the end of an exclamatory sentence. Review exclamatory sentences if necessary.

Example: Look out for that falling box!

The three preceding marks are somewhat easier to use than the comma. Commas have many rules about their use. Discuss some of the comma rules.

RULE 1: The **comma** is used to set off a direct address.

Example: Mr. Holiday, will you stop by my office?

RULE 2: A comma is used to separate words or groups of words in a series.

Example:
A. You must take the order, fill out the requisition,and send the payment.
B. We will be packing, wrapping, and labeling the tires.

Rule 3: Use a comma after introductory words such as yes, no, so, or indeed.

Example: Yes, I know the order was sent.

Rule 4: A comma is used to separate the names of cities from states, and the names of states from countries. Another comma is used after the name of the state or country unless it ends the sentence.

Examples:
A. We have sent all the trucks to Austin, Texas.
B. The meeting will be held in Concord, North Carolina, this year.

Rule 5: A comma is used to separate the names of the days from the names of the months and the names of the months from the date of the year. Use another cema after the year unless it ends the sentence.

Examples:
A. Our new year will begin on Tuesday, July 1, 1991.
B. Our last sales meeting was held on November 23, 1991.
C. The new desk was shipped on April 2, 1990, from the home office.

Rule 6: A comma is used after the closing of a letter.

Example:
A. Sincerely yours,
B. Your truly,

Rule 7: A comma is used to set off a phrase that interrupts the sentence.

Example: His presentation, I must admit, was better than mine.

Rule 8: A comma is used to separate a direct quotation from the rest of a sentence.

Example: "I want to see your new product," said Mr. Young.

Rule 9: Use a comma to separate two parts of a compound sentence connected by <u>and</u>, <u>but</u>, <u>or</u>, <u>nor</u>, or <u>for</u>.

Example: Jane wanted the job, but she did not do well on the typing test.

LESSON 2

Using quotations can be confusing at times. Discuss the difference between a direct quotation and in indirect quotation. A direct quotation is the exact words a person speaks. An indirect quotation does not give a person's exact words. Quotation marks are always used to enclose a person's exact words. Do not use quotation marks to enclose an indirect quotation. An indirect quotation does not give a person's exact words.

Example: Direct quotation - Mr. Bennett said, "I will stay late and finish the report." (The speaker's exact words).

Indirect quotation - Mr. Bennett said that he would stay late and finish the report.

Discuss these rules for the use of quotation marks.

RULE: A direct quotation is enclosed in quotation marks (" ")
NOTE: Place quotation marks at the beginning and end of the direct quotation. Leaving the quotations off at the end of the direct quotation is a common mistake.

RULE: A direct quotation begins with a capital letter.

Example: Tom said, "The package has been here for 3 days."

RULE: When a direct quotation is divided into two or more parts by interrupting phrases such as he said, she stated, they replied, the second part of the quote begins with a small letter.

Example: "I believe," Sam said, "that you can send the order this afternoon."

NOTE: If the second part of the broken quotation is a new sentence, then it begins with a capital letter.

Example: I'm sorry I cannot come to the show," Mr. Smith apologized. "I have another commitment."

RULE: When any marks of punctuation are used with quotations, they should be used according to these rules:

A. Closing quotation marks are always placed outside commas and periods.

Example: "The report was well written," he said, "but there were a few errors."

B. Closing quotation marks are always placed inside colons and semicolons.

Example: The following employees received special awards for "service beyond the call of duty": Anthony Grant, Jill Deevers, and James Jones.

C. Closing quotation marks are placed outside question marks and exclamation points if the quotation <u>is</u> a question or an exclamation; otherwise, they are placed inside.

Example: A. Mr. Redmond asked, "When was the last payment received?"

B. Is his mottos still "All work and no play makes Jack a dull boy"?

RULE: Always begin a new paragraph each time the speaker changes.

Example: "We ordered twenty gallons of paint for that building," Mr. Sanders declared as he looked at the dirty shed.

Joan asked, "Are you sure of that?" "I didn't think we needed that much paint."

RULE: Quotation marks are used to set off titles of chapters, articles, poems, and other parts of books or magazines.

Example: He wrote the outstanding article called "The Easy Way to Success".

RULE: Quotation marks are used to emphasize unusual expressions, slang and nicknames.

Example: We really need to get the "bugs" out of that machine.

OBJECTIVE 3 - PUNCTUATION MARKS

TEACHER INFORMATION

LESSON 1

1. You may need only a quick review of these punctuation marks. If you need practice sentences to reinforce the use of these punctuation marks, use page 29, Learning Our Language, Book 1.

2. Make a copy of the rules for using commas. Each student can read these as you discuss them and can keep this as a reference for later use. Use page 43, Learning Our Language, Book 2, for exercises for using commas.

LESSON 2

1. A copy of the rules and examples for each student would be useful for this lesson. Use pages 45-47, Learning Our Language, Book 2 for additional exercises in the use of quotation marks.

OBJECTIVE 4 - SENTENCES

LESSON 1

Ask class to come up with a definition of a sentence. Guide them to this idea: A sentence is a group of words expressing a complete thought. Sometimes sentences are very short, even two or three words. Sometimes they are very long. Sentences make sense. They allow people to know what you are talking about. Briefly ask students to name the four kinds of sentences: As they do, ask for examples of each kind of sentence. Discuss the subject and predicate. Discuss the fact that every sentence has to have a subject and a predicate. Have students use Exercise I (enclosed) for practice.

LESSON 2

Discuss sentence fragments and run-on sentences. Ask for definitions from students. Discuss the fact that part of a sentence should never be written as though it was a sentence with a capital letter at the beginning and a period at the end. A sentence fragment is a separated piece of a sentence that does not express a completed idea. Many times it is written as a kind of afterthought that follows a complete sentence.

Example: (Sentence) John and Sam failed to complete the day's work.
(Fragment) Working together for a common goal.

A sentence must have a subject and a verb. Working together for a common goal has no subject and no verb. These fragments are phrases. These phrases or fragments of the sentence do not make sense alone. We could rewrite the fragment and make it a part of the preceding sentence. We could make the fragment into a sentence like this: Working together for a common goal, John and Sam completed the day's work.

Use Exercise II and III (enclosed) to help the student begin to identify fragment parts of a sentence.

LESSON 3

Continue discussion of run-on sentences. Emphasize punctuation. run-on sentences are sentences run together with punctuation. When the student punctuates a fragment as a sentence he does not really know what a sentence is. He uses unnecessary capitals and periods. When he writes run-on sentences, he does not know where a sentence ends. Often he uses commas, or no marks of punctuation instead of periods.

Example: (Incorrect) Where are Susan and Katie those girls are always late.
(Correct) Where are Susan and Katie? Those girls are always late.

REMEMBER: The comma should never take the place of an important end punctuation mark like the period, question mark or exclamation point.

Use Exercise IV (enclosed) to give reinforcement to students needing help in identifying run-on sentences.

OBJECTIVE 4 - SENTENCES

TEACHER INFORMATION

LESSON 1

1. Be prepared to name and given examples of the four kinds of sentences.

2. Use Learning Our Language, Book I and Book II by Jewel Varnado as a good resource guide.

3. Use Exercise I, enclosed.

LESSON 2

1. Use chalkboard or overhead to give examples of fragments and run-on sentences.

2. Use Exercise II and III (enclosed) with this lesson.

LESSON 3

1. Exercise IV (enclosed) may be used if reinforcement is necessary.

OBJECTIVE 4 - SENTENCES

EXERCISE I

RULE: A sentence is a group of words that expresses a complete thought.

Remember: The subject of a sentence names the person or thing about which you are speaking or writing. The verb tells something the subject is or does.

In the exercise below, underline the subject once; underline the verb twice.

1. Fifteen cars parked in the parking lot.
2. My department won first place.
3. My boss is Mr. Andrew Findley.
4. We will work overtime Friday and Saturday.
5. Our production costs have skyrocketed.
6. The company picnic is planned for Saturday.
7. Mrs. Hanson ordered too many packets.
8. The meeting was scheduled three weeks ago.
9. All our computers are busy right now.
10. We must cut the cost of this process by 10 percent.

EXERCISE II

In the following sentences, correctly attach the fragment to the sentence. Underline the fragment in each group of words.

1. We did an especially good job of moving the office furniture. Hoping to make a good impression.

2. Steve counts the days until vacation. Hoping to leave soon.

3. I live in Florida. A very sunny state.

4. Before my presentation. I usually take a short rest. Which certainly feels good on a stressful day.

5. We all like to do one job. When we can do them well.

6. Bobby's family pointed out his faults. By criticizing him constantly.

7. Tom was standing in the hall. Talking to Kate.

8. After the speech, we had an interview with Mr. Hanes. The chairman of the committee.

9. I am determined to become a better worker. To work harder than ever.

10. The report was completed by the printing department. But also by the graphic and production departments.

EXERCISE III

Put an S by the words that make a complete sentence. Put a F by the words that are fragments.

_____ 1. The computer is down today.

_____ 2. That company gives 3 weeks vacation.

_____ 3. Whether a warranty is included.

_____ 4. Will attract new clients.

_____ 5. Keep one copy for your files.

_____ 6. Provided by Green's Landscaping.

_____ 7. We are sorry for the delay.

_____ 8. Write the reply.

_____ 9. Victor Photography dropped off two original negatives.

_____ 10. On each work order.

_____ 11. The company shipped the order to Copper Kettle Co.

_____ 12. Make out the invoice.

_____ 13. Your company's terms.

_____ 14. Include the date, time, and place.

_____ 15. A number in the American Trucking book.

_____ 16. Goes at the bottom of the form.

_____ 17. The signature goes here.

_____ 18. The shipment must be inspected upon receipt.

_____ 19. Prepared on January 31, 1991.

_____ 20. The address written below.

_____ 21. List the jobs you have had.

_____ 22. Susan took the information from The Tool Company.

_____ 23. Tells what the money is for and why it is important.

EXERCISE IV

You will find the following paragraph difficult to read because run-on sentences make the ideas of the paragraph unclear. After reading these paragraphs, decide where each sentence should end. Rewrite the paragraphs placing periods in the appropriate places and beginning each new sentence with a capital letter. Re-read the new paragraph. Does it make sense now?

Joe was hired to work at Tim's Auto Garage in June he accepted the job knowing he might have odd hours which might interfere with outside hobbies that are carpentry, woodworking, and auto painting he enjoys auto painting most of all which is the reason he accepted the job at the garage.

Mr. Johnson received a call from Bob Dillon yesterday afternoon who wanted to know the possibility of having a meeting with Tom Hanna concerning the Oakmont project which is more time-consuming and costly than was expected when the bids were first received.

OBJECTIVE 5 - SUBJECT-VERB AGREEMENT

LESSON 1

Briefly review verbs. Define a verb. Verbs sometimes express physical action. Examples: jump, run, drive, swim. Other time verbs express mental action or action that cannot be seen. Examples: think, remember, trust. There is another kid of verb, also. They area called linking verbs. They do not express any action. They are used to join the subject of the sentence to a word in the predicate. Students should make a list of 20 physical action verbs and 20 action verbs that show action that cannot be seen. Discuss linking verbs. Linking verbs (also called "being verbs") help make a statement by serving as a link between two words. Linking verbs do not express action.

Examples: John Newman is the foreman.
We were the last group to leave the office.
She seemed happy about her promotion.

Discuss verb phrases. Verbs often have more than one word: shall be going, has moved, is coming. As the examples show, the verbs (like going, moved and coming) and their helpers (like, shall be, has, and is) work together as a group which is called a verb phrase.

Examples: Many employers were working overtime.
The new forms do not use the same numbers at the top.

Use Exercise I and II (enclosed) to complete the lesson. Also use additional activities as needed for reinforcement.

LESSON 2

Review verbs as action and being words. Discuss verbs as they show the time of the action or being. This time expressed by a verb is called its tense. List the three most important verb tenses. They are: present, past and future.

Examples: Today I drive my car home. (present tense)
Yesterday I drove my car home. (past tense)
Tomorrow I will drive my car home. (future tense)

The verb changed in form from drive to drove and then to will drive as the time changed from present to past to future. The future tense is always formed by using shall or will with the present form of the verb. Remember the three principal forms of a verb are the present, past, and past participle. Make three columns on an overhead and list examples of each tense.

Present	Past	Past Participle
eat	ate	eaten
break	broke	broken
blow	blew	blown

Present = basic verb as it is used to show action or being at the present time.

Past = form of a verb used to show action or being in the past.

The past participle form shows a time in the past when an action has been completed. The past participle must always be used with a helping verb like have, had, or had. Many times the past and the past participle form of a verb are alike.

LESSON 3 - CORRECT USE OF VERBS

Many errors are made in speaking and writing because verbs are not used correctly. Define regular verbs and irregular verbs.

Regular verbs: One which forms its past and past participle forms by adding ed or d to present forms.

Generally, present forms of regular verbs do not cause usage problems. Many times there is a problem in choosing the past and past participle forms of regular verbs. Here are some rules to help with using regular verbs.

RULE 1: The past and past participle forms of many regular verbs are formed by adding d or ed to the present form of the verb.

Example:
Present: ask
Past: asked
Past Participle: asked (have)

RULE 2: If the regular verb ends in y that is preceded by a consonant, the past and past participle are formed by changing the y to an i before adding ed.

Example:
Present: study
Past: studied
Past Participle: studied (have)

RULE 3: If the regular verb ends in a single consonant that is preceded by a vowel, the past and past participle are formed by doubling the final consonant and adding ed.

Example:
Present: stop
Past: stopped
Past Participle: stopped (have)

Many times mistakes are made in pronouncing these regular verbs correctly when speaking.

Present	Past	Past Participle
ask	asked	asked (have)
suppose	supposed	supposed (have)
drown	drowned	drowned (have)

Examples: Incorrect - We were suppose to clean the office.
Correct - We were supposed to clean the office.

Incorrect - That mistake has happen before.
Correct - That mistake has happened before.

Incorrect - Yesterday he ask me to do the job.
Correct - Yesterday he asked me to do the job.

Read the following sentences aloud in groups of two people. Stress the correct pronunciation of each underlined word.

1. He asked her to go.
2. She was the most experienced applicant.
3. What has happened to my desk?
4. How many were drowned at that accident?
5. We attacked all the problems before us.
6. George risked losing the contract.
7. He was supposed to be at that meeting.

LESSON 4 - IRREGULAR VERBS

Define an irregular verb: One that does not form its past and past participle by adding ed or d to its present form. The principle pasts of these verbs are not formed by any set of rules. This causes problems. The principle parts of these verbs are more difficult to learn and to use. Many irregular verbs form their past and past participle by a change in the spelling of the verbs.

Present	Past	Past Participle
throw	threw	(have) thrown
fall	fell	(have) fallen

The past and past participle of some irregular verbs are alike; and in some cases, all three principal parts are the same.

Present	Past	Past Participle
put	put	put
cut	cut	cut
hurt	hurt	hurt

Hand out a list of irregular verbs that cause trouble. Have the student read over the list and become familiar with the tenses of these verbs and their use.

Remember: Do not compare irregular verbs with regular one. Never say throwed, knowed, busted, or blowed.

LESSON 5

Allow the students ample time to study the list of troublesome irregular verbs. When they feel confident they know most of these verbs, give them the following assignments.

Exercise 1

Dictate the present tense of 25 irregular verbs. Ask the students to write (from memory) the past and past participle form of each verb. Remind them to place have before the past participle.

Exercise 2

Choose from these activities only those relevant to your individual students. These references will be found in the Teacher Information section.

LESSON 6 - SUBJECT VERB AGREEMENT

What does subject-verb agreement mean? When two words "agree" with each other grammatically, they have the same number. Both words are plural, or both words are singular. When the subject of a sentence is singular, the verb used with the subject must also be singular. Likewise a plural verb must be used with a plural subject. Sometimes deciding on verb agreement is very easy. However, sometimes there are problems. Review the following rules to help clarify problems.

RULE 1: Use singular verb with singular subject.

Example: My office is downstairs. Subject is office (singular = one office) Verb = is (singular)

Note: Unlike nouns, most verbs ending in a single s are singular: this seems, one does, she does. Most verbs not ending in s are plural except when used with the singular I and you.

Example:	Singular	Plural
	it stops	they stop
	one thinks	many think
	he sees	both see
	this looks	these look
	she tries	we try

RULE 2: Use a singular verb when two singular nouns or pronouns in a compound subject are joined together by the words or or nor.

Example: Henry or Carl is going to Colorado.
(Either Henry or Carl is going)

RULE 3: Most compound subjects formed by and are plural and take a plural verb.

Example: Jan and Susan are late today. (two are)

RULE 4: Use a singular verb when a singular indefinite pronoun is the subject of the sentence. These words are singular: each other, neither, one, everyone, everybody, no one, nobody, any one, anybody, someone, somebody. Many times these words are followed by phrases that contain a plural word. REMEMBER: A verb always agrees with it subject (not with a word in the phrase).

Example: Each of the employees is waiting in training.
Neither of the books have the answer.

RULE 5: The following common words are plural: several, few, both, many. The words - some, any, one, all, most - may be either singular or plural.

Example: Several of the boys are waiting.
All of the tickets are missing. (all tickets are)

RULE 6: Use a plural verb when you is the subject.

Example: You were the last one here.

RULE 7: Use a singular verb when the subject is a noun like civics, mathematics, mumps, or measles.

Example: Mathematics is a difficult subject.

RULE 8: Use a verb that agrees with the last noun when two subjects, one of which is singular and the other is plural, area joined by or or nor.

Example: Either Sam or his brothers were to met me at the airport. (The verb cannot agree with both subjects (Sam - brothers) because one is singular and one is plural. A choice must be made, so the verb agrees with the nearer subject.

RULE 9: Use a plural verb when nouns like shears, scissors, or trousers are used as the subject.

Example: The scissors are on the floor.

RULE 10: When the subject comes after the verb as in sentences beginning with here is, there is, and where is, be careful to find the subject of the sentence and make sure it agrees with the verb.

Example: Here is my suggestion (The verb is is. The subject is suggestion.
Where is John today? (The verb is is. The subject is John.
There are five books missing. (Are is the verb. Books is the subject).

RULE 11: Be sure contractions are used as the verb would be used if it were not in contraction form. For example:

doesn't means does not
don't means do not
here's means here is
there's means there is

When the subjects I and you are with plural subject, use don't (do not).

Example: I don't know the answer.
You don't want to go.
They don't have any plans made.

When other subjects are used, use the singular doesn't (does not).

Example: He doesn't go on many trips.
She doesn't work every day.
It doesn't really matter.
One doesn't fit.
This doesn't make sense to me.

The errors made in the use of don't and doesn't are usually made when don't is incorrectly used with it, he, or she.

Remember to always use doesn't with the singular subjects: it doesn't, he doesn't, she doesn't, one doesn't.

LESSON 7

Choose appropriate activity worksheets for student's individual needs.

OBJECTIVE 5 - SUBJECT-VERB AGREEMENT

TEACHER INFORMATION

Lesson 1

Use board or overhead to list these three words: verb, action verb, being verb. Prepare copies of the common linking verbs for handouts. Site several examples of sentences using action linking, and verb phrases on the overhead. Use pages 65, 66, 67, 68 in Learning Our Language, Book 2, by Jewel Varnado for additional activities.

Lesson 2

Use the board or overhead to list verb forms and examples. List one tense of the verb on the overhead and have the students fill in other tenses.

Lesson 3

Prepare copies of the examples of Rules and Examples from Lesson 3 for the student handouts. Use the overhead or the chalkboard for rules and explanations.

Lesson 4

Copy the pages titled VERBS for each student. Copies are from Learning Our Language, Book 2, Page 71.

Lesson 5

Choose from these exercises. Make copies as needed for students.

Learning Our Language, Book 2, page 72-73.
Language Skill, Book 830, Usage, Steck-Vaughn Company
Language Exercises Books E, F, G, o r H depending on the level of the student. There is a Grammar and Usage Unit in each book, Steck-Vaughn Company.

Lesson 6

Make individual copies of the rules discussed in Lesson 6 for each student to follow along as you review.

Lesson 7

Use Learning Our Language, Book 2, page 76.

Common Linking Verbs

is	has been	will have been
are	had been	shall have been
am	have been	may have been
were	can be	will be
was	could be	
be	shall be	
being		

These words are also sometimes used as linking or being verbs.

become	smell
grow	taste
seem	sound
appear	remain
feel	look

Add various helping words to this list of verbs to change these verbs into verb phrases.

1. understanding
2. asking
3. learned
4. make
5. falling
6. broken
7. sick
8. going
9. making
10. known
11. last
12. follow
13. answered
14. needed
15. gone
16. find
17. offer
18. caught
19. follow
20. spoken

VERBS

Present	Past	Past Participle
am	was	been
beat	beat	beaten
become	became	become
begin	began	begun
bend	bent	bent
blow	blew	blown
break	broke	broken
bring	brought	brought
burn	burned	burned
burst	burst	burst
catch	caught	caught
choose	chose	chosen
climb	climbed	climbed
come	came	come
dig	dug	dug
dive	dived	dived
do	did	done
drag	dragged	dragged
draw	drew	drawn
drink	drank	drunk
drive	drove	driven
drown	drowned	drowned
eat	ate	eaten
fight	fought	fought
flow	flowed	flowed
fly	flew	flown
forget	forgot	forgotten
forgive	forgave	forgiven
freeze	froze	frozen
get	got	got (gotten)
give	gave	given
go	went	gone
grow	grew	grown
hang (suspend)	hung	hung
hang (execute)	hanged	hanged
hear	heard	heard
heat	heated	heated
hide	hid	hidden
hold	held	held
kneel	knelt	knelt
know	knew	known
lay	laid	laid
lead	led	led
lend	lent	lent
lie (rest)	lay	lain
lie (fib)	lied	lied
lose	lost	lost

Present	Past	Past Participle
mean	meant	meant
mistake	mistook	mistaken
pay	paid	paid
raise	raised	raised
ride	rode	ridden
ring	rang	rung
rise	rose	risen
run	ran	run
say	said	said
see	saw	seen
set	set	set
sew	sewed	sewed
shrink	shrank	shrunk
sing	sang	sung
sink	sank	sunk
sit	sat	sat
sleep	slept	slept
speak	spoke	spoken
spend	spent	spent
spring	sprang	sprung
stand	stood	stood
steal	stole	stolen
strike	struck	struck
swim	swam	swum
swing	swung	swung
take	took	taken
teach	taught	taught
tear	tore	torn
throw	threw	thrown
wear	wore	worn
write	wrote	written

OBJECTIVE 6 - TELEPHONE MESSAGES

LESSON 1

1. Discuss with the student the importance of accurate recording of telephone information. Stress the importance of this skill.

2. Discuss with your students standard methods of taking telephone messages. Usually there are telephone message pads. Occasionally this may not be the case. Ask the students what the normal procedure is for his specific job.

3. Use overhead transparencies to relay this information to students. Write this for students to see: The following information should always be understood in a telephone conversation:

   A. The three WHO'S
      1. Who is the message to go to.
      2. Who called. Who the message is from. Included in this should be the company this person is associated with and the telephone number where this person might be reached.
      3. Who took the message on the phone (your name).

   B. When the call came - the date and time of the phone call.

   C. What - the message the caller left.

4. Discuss these points with students:

   A. Always identify the caller as Mr. or Ms. or Mrs. especially if the name does not give you a clue as to whether the caller is male or female. Example: Gene Smith, Jean Smith, or Chris White.

   B. While you are on the phone with the caller, spell the caller's name and repeat the phone number to the caller. This will help assure you the information is correct.

   C. Make sure the message is written neatly and legibly. The message will do no good if it cannot be read.

Use overhead to show correct way to write a message using a message pad or plain paper. If applicable, copy the message pad most frequently used in the office.

Use Exercise I and II (enclosed) to complete this study.

EXERCISE I

Use the message below to accurately record a message. Follow directions to complete each exercise. Record this message on a message pad provided or as your company normally records messages.

You get the following call on Monday, December 5 at 3:05 PM.

YOU: "Good morning, Four Season's Air Conditioning. May I help you?"

CALLER: "May I speak to Tom Matthews, please?"

YOU: "I'm sorry, Mr. Matthews is out of town until tomorrow. May I take a message?"

CALLER: "Yes, this is Paul Bryant of Green's Trucking Company. Please tell Mr. Matthews we have a problem delivering an order. The purchase order number of this order is 6053. Our address is 506 Smith Street, Albany, Alabama, 70531. My phone number is: area code 604-553-6075, extension 55. Please have him call me before Friday noon."

YOU: "That's Mr. Paul Bryant of Green's Trucking Company. You have a problem delivering an order. The order number is 6053. Your address is 506 Smith Street, Albany, Alabama, 70531. Your phone number is 604-553-6075, extension 55. Mr. Matthews should call you before Friday noon."

CALLER: "That's correct."

YOU: "Thank you, I'll give him the message."

CALLER: "Thank you, good bye."

YOU: "Good bye."

EXERCISE II

Write this message clearly at the bottom of the page:

You are taking this message for another person in your office, Andrew Black. The call comes at 10:45 AM on March 6. The call is from susan Sanford of Education Supply Company. Mrs. Sanford will be in town on March 9 and would like to meet with Andrew concerning textbooks. Her phone number is 658-4434. Mr. Sanford will be out of her office between 2:00 PM and 4:00 PM this afternoon. She would like Andrew to call her back today, if possible.

OBJECTIVE 6 - TELEPHONE MESSAGES

TEACHER INFORMATION

Lesson 1

1. Use overhead to write the necessary items that should be understood when recording telephone messages.

2 Ask contact person for message pads the company uses for recording telephone messages. Use these pads for Exercise I. If no message pads are used, have the students follow normal procedures for this company's method of receiving telephone messages.

OBJECTIVE 7 - FACT - OPINION - PROBABILITY

LESSON 1

Have the student read these sentences:

1. There are 40 people working in this department.
2. No one that I know wants any more people in this department.
3. We are not likely to have any new employees in this department soon.

Look at statement #1. This is a statement that states a fact. It is not what someone thinks. Statement #2 is not a simple statement of fact. It contains someone's opinion. This statement could not be proven as a fact. An opinion is someone's belief. An opinion can also be called a value judgement. An example of a statement of value judgement would be: This is the best job I have ever had. The third statement is not a fact either. This sentence has a prediction or a probability. A prediction is a statement about the future that something will or will not happen.

Discuss some of the many problems that occur when an opinion of a statement of prediction or probability is treated as if it is a fact.

Use Exercise I to further illustrate the difference between fact and opinion.

OBJECTIVE 7 - FACT - OPINION - PROBABILITY

TEACHER INFORMATION

1. Write the 3 statements on the board or overhead. Add others as you feel necessary.

2. If applicable have the student read reports from the company. Have the student separate fact from opinion.

3. Have each student write a two paragraph story about a fictionalized event at work. Have the students exchange paragraphs and identify the statements that are facts.

EXERCISE I

Put a check in the blank beside the sentences that contain an opinion.

_____ 1. Our company is made up of 500 employees.

_____ 2. Some employees believe the company will close its doors.

_____ 3. We think our computers are the best.

_____ 4. Our office has 50 computers.

_____ 5. The committee feels that your offer isn't enough.

_____ 6. We have been in business for 25 years.

_____ 7. Our department deserves to win the prize.

_____ 8. I think my office is the brightest on the floor.

_____ 9. According to Mary, Friday is a holiday.

_____ 10. There were two new departments created yesterday.

Place a check in the blank beside the sentences that describe a probability.

_____ 1. The company picnic most probably will be a success this year.

_____ 2. Sam spent most of the day on that report.

_____ 3. The new office complex is due to be finished by the end of this year, but most people don't expect it to be ready then.

_____ 4. Anderson is the site of the new factory.

_____ 5. Tom thinks Jill will win the door prize at the next meeting.

EXERCISE II

Many times employees are asked to submit a report about an incident that happened. It is very important that employees are able to distinguish fact from opinion. Read the report below and write "fact" or "opinion" over each sentence in the report.

An automobile accident occurred yesterday morning during rush hour. It is believed that 3 people were injured in the accident. One persons was fatally injured. It looks as if the other 3 people will be hospitalized for a long time.

The accident occurred at 5 PM. It was a rainy afternoon. I am told there were two cars involved in the accident. I think the second car was driving over the speed limit. It looked as if he ran the stop sign at the intersection. Alcohol may have been involved.

The police arrived on the scene in about 5 minutes. I think they were county police. They measured the skid marks on the pavement. One police estimated the distance of the marks t be 50 feet. The marks looked longer to me.

The driver of the car at fault worked for Walker's Sports Equipment. Since he was at fault he will probably lose the use of his company car. He may lose his job if alcohol was involved. I think that is a good rule. I believe people who drink and have accidents should lose their jobs and their licenses. This accident occurred on company time.

OBJECTIVE 8 - ORDER AND SEQUENCE

LESSON 1

1. Ask the students to think of things they do each day that are grouped together in some kind of order.

Example:
1. Order of size - smallest to largest
2. Time order - earliest to latest
3. Directions or instructions are usually given in time order.
4. When we tell a story, we arrange the events in time order.

2. Discuss with the students the need to put things in order. We arrange our thoughts and ideas into some order or sequence so we can communicate these ideas more easily to someone else. Ordering also helps us to remember our ideas better.

3. Use Exercise I (enclosed) for examples of time sequencing.

LESSON 2

Use any job specific materials relating to order and sequence. You may find students needing this in many areas of their jobs. If so, use all resources available to complete this lesson on order and sequence.

EXERCISE I

Unscramble the sequence in this order for upholstery work You are employed by Johnson's Upholstery Service. Place the correct number for the correct time sequence in the blank beside the sentence:

_____ She selects the color she wants and orders 14 yards of pattern #5261 for her sofa.

_____ You get a call from Mrs. Andrews about some work on her sofa.

_____ You agree to upholster the sofa and return it to her on Monday, May 15, at 4:00 PM.

_____ After making the appointment you go by the warehouses to get the color samples.

_____ She signs the work order and you load the sofa on the truck and take it to the shop.

_____ Mrs. Andrews wants you to come to her house to bring color samples for the sofa.

_____ At 8:45 AM you arrive at Mrs. Andrews' house.

_____ You set up an appointment for 9:00 AM to bring the color samples.

EXERCISE II

Your employer is Jay's Wrecker and Car Repair Service. Put the following sentences in time sequence order.

_____ The total cost of the repairs will be $975.35.

_____ The wrecker delivers the car to Jay's Car Repair Service.

_____ The car will be repaired and ready for pickup on Tuesday, April 16.

_____ A car accident has occurred at 117 N. Main Street and someone on the scene calls the wrecker service.

_____ A wrecked needs to be sent to pick up the car.

_____ The payment will need to be made when the care is picked up.

OBJECTIVE 8 - ORDER AND SEQUENCE

TEACHER INFORMATION

Lesson 1

1. Use board or overhead to make a list of activities that are grouped in order. List as many examples as the students can present.

2. Discuss this list with the students. Identify the kind of sequencing necessary in the activities listed.

3. Prepare copies of activities for each student.

Lesson 2

1. Talk to your resource or contact person about job related material that requires any sequencing. Make copies of any specific material and work with students on finding the correct method of sequencing.